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AUTHOR Sorenson, Lynn D.
TITLE Director of Financial Aid Handbook.
INSTITUTION Columbia Univ., New York, NY. Esther A. and Joseph
Klingenstein Center for Independent School Education.
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ABSTRACT

Although many independent schools are seeing a diversification in their student bodies, existing structures, such as financial aid awards, have not been modified. In addition, many financial-aid managers in independent schools have 0-5 years of experience in student financial aid. This handbook profiles the overall step-by-step process for financial-aid management as implemented by Riverdale Country School in Bronx, New York. The handbook also uses information gathered through interviews with knowledgeable financial aid officers at schools affiliated with the National Association of Independent Schools (NAIS). Contents include a guideline for time management, a review of the application process, a description of the procedures for determining financial need and calculating awards, and a description of areas related to financial aid. A financial-aid timeline and an annotated bibliography are included. Appendices contain sample worksheets, letters, and forms from Riverdale Country school. Contains 11 references.
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Director of Financial Aid

HANDBOOK

Thanks to ...
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and
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Lynn D. Sorensen
1996-97 School Year

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INTRODUCTION

One of the most dramatic changes in independent education is the diversification of the student body. Most schools have made a commitment to diversification and many schools have set goals for increasing diversification in subsequent years. However, often the structures that are in place, such as awarding financial aid, have not been modified to accomplish this goal, particularly given limitations on the amount of financial aid available.

Responsibility for creating a diverse student body has fallen on the shoulders of the admissions office. Inevitably, this shift in philosophy has had a direct impact on the financial aid budget. The most current National Association of Independent Schools (NAIS) statistics state that thirty-seven percent of students of color are financial aid recipients, and this number is growing each year.¹ Many middle income families and white students are finding it increasingly difficult to get a piece of the limited financial aid pie that must now stretch even further.

Independent schools' budgets are tightly controlled and administered by highly trained professionals in the finance office. After salaries and benefits, financial aid is the largest expense in an independent school. Yet frequently, responsibility for financial aid falls to a junior member of the admissions staff or some other untrained member of the school. Meade Thayer of the National Association of Independent Schools (NAIS) believes that the reason there is such a high turnover in the position is the lack of training and necessary skills. In fact, seventy-five percent of the personnel that manage financial aid in independent schools have zero to five years of experience.

¹ National Association of Independent School Statistics 1996, reported for the 1995-96 school year.

Riverdale Country School decided that a financial aid budget of more than two million dollars required the attention of a qualified person, and in the fall of 1995 added a new administrative position, a Director of Financial Aid. Officially separating the offices of admissions and financial aid enabled admissions decisions to be made without bias against financial aid applicants; previously, the Admissions Director had been responsible for admissions and financial aid. At first, this would seem logical, but in reality, it created a conflict of interest. Admissions decisions were stated to be "need blind", but were not since the same person was responsible for both. Simultaneous objectivity in both realms was impossible.

Adding a person to oversee the financial aid process allowed everyone to do his/her job more efficiently. For the 1996-97 school year, Riverdale enjoyed the highest admissions yield in the history of the school. The admissions director attributes this success to increased focus on admissions candidates without the responsibilities of the financial aid process. Decisions on financial aid packages were more consistent, made objectively — separate from admissions, and for the first time sent out at the same time as admissions letters.

The responsibilities of the Director of Financial Aid of any independent school are immense. This handbook is designed to lessen the overwhelming nature of the position. A great deal of pressure is inherent to the work of the director, but with more training, it is manageable and rewarding work. Helping families wade through the bureaucracy of a lengthy application process and ultimately, to enroll in a school that their children are qualified to attend, but would otherwise not have access to, benefits both the individual and the school.

This handbook is a profile of the overall step-by-step process of Riverdale Country School's financial aid program, but can easily be adapted by other schools struggling to administer their financial aid budgets responsibly. There is no more worthy goal. Since financial aid has a direct impact on the educational lives of children, it is a job worth doing well.

Research Collection

Throughout the fall, I conducted interviews with the most knowledgeable financial aid officers of NAIS schools. They willingly shared their schools' financial aid program and offered helpful suggestions in writing this handbook. I am indebted to them for their assistance.

The four independent schools where I have been responsible for financial aid for the past fourteen years also broadened the scope of this project. Written materials on the subject of financial aid for independent schools are limited, so much of my research relies on personal interviews and on college financial aid sources for information. Please refer to the annotated bibliography for further resource materials.

PHILOSOPHY

*Riverdale Country School seeks to enroll a highly qualified student body
with diverse talents, interests, and backgrounds.*

The Board of Trustees' commitment to this philosophy is made by annually allocating 14% of tuition revenue for need-based financial aid. In contrast, many of the competitive schools in New York City spend comparable dollar amounts; however, they generate the income largely from restricted endowment funds. Riverdale supports approximately 20% of the student body despite the direct impact this has on the operating budget. The school believes that offering financial aid at the pre-kindergarten level provides qualified students the opportunity to explore the full range of educational opportunities. In order to stretch limited dollars further, most independent schools tend to wait until students are of middle school age before financial assistance is available. Funding a student for fourteen years is a reflection of Riverdale's serious intent to create a school that is both diverse and accessible.

Riverdale has adopted the *Principles of Good Practice for Financial Aid Administration*², and awards financial aid only if a family meets the criteria of financial need based on the School for Student Service for Financial Aid (SSS) methodology.³ Therefore, it is the expectation of the

² See Appendix I. (Principles of Good Practice for Financial Aid Administration)

³ School and Student Service for Financial Aid, Educational Testing Service, P.O. Box 6657, Princeton, New Jersey 08541-6657.

school that families will report their resources accurately. Determining financial need requires an honest report of all income and liabilities on the SSS Form.

*Riverdale believes that the primary responsibility of financing
education costs is the family's.*

The school makes admission and financial aid decisions entirely separate from the other. All financial information is kept in the strictest confidence. Families are advised in the literature, describing the financial aid process, that each year there are more applicants that apply for financial aid than the school can provide assistance. This may require a wait list status for money to become available for some students admitted.⁴ Once a student enrolls at Riverdale, information about whether or not he/she is receiving financial aid is not available to anyone outside the financial aid office, including teachers. Recipients of financial aid are never held to a different standard than other students. Families receiving assistance are required to reapply every year and can expect the same level of award unless their financial situation changes.

⁴ See Appendix II. (Riverdale Country School Wait List Letter for Financial Aid)

WHAT IS FINANCIAL AID?

It is important to distinguish the difference between financial aid and scholarships to families applying to Riverdale. Often used interchangeably, these two separate types of programs have no correlation to one another, further confusing the issue. Riverdale has committed a percentage of its budget for students attending the school that qualify for financial aid.

Recipients of financial assistance are not expected to pay back the school in the future, as with a loan. On the other hand, a scholarship program is money given as a result of merit, such as athletic ability or academic prowess, and not based on need. Riverdale does not have a merit program.⁵ A discussion of the issues surrounding merit awards can be found in the appendix.

To determine awards, the school calculates the difference between the income and assets of a family and their expected tuition payment. Riverdale Country School subscribes to (SSS) to standardize the process for all applicants.

⁵ See Appendix III. (Merit Awards Information)

TIME MANAGEMENT FOR THE DIRECTOR OF FINANCIAL AID

Riverdale Country School enrolls approximately 1,000 students and grants over 200 financial aid awards annually. New student applicants for financial assistance is growing each year. If this trend continues, an reevaluation of the Director of Financial Aid position will need to take place. Presently it is a part-time position.

A detailed time line is provided at the end of this handbook to assist in anticipating and organizing all tasks to be accomplished at the appropriate time of year. The following is a basic guideline for approximate time management planning — this will of course vary depending on the experience of the individual.

September - Early October	10 hours a week
Late October - November	20 hours a week
December	30 hours a week
January - February	40 hours a week, at least
March	30 hours a week
April	20 hours a week
May - June	10 hours a week

NEED-BASED FINANCIAL AID

Riverdale provides a need-based financial aid program enabling qualified students to attend who would otherwise not have access to the school.

It is the responsibility of the Director of Financial Aid to award financial aid only to families that have provided the documentation necessary to evaluate their resources accurately and have qualified for a grant. Awards are never to exceed the demonstrated financial need of a family. Riverdale Country School will not misuse the financial aid program to influence an applicant to choose Riverdale over another institution.

PROCEDURES FOR APPLYING FOR FINANCIAL AID

Parents' Financial Statement (PFS)⁶

All financial aid applicants must have a copy of the Parents' Financial Statement form on file. Please refer to the appendix for this form. Each family is asked to complete the form provided, mailing the original to the School and Student Services for Financial Aid along with the processing fee. If a financial hardship exists and the family is unable to pay the required cost for processing the PFS, the financial aid office can assist them in acquiring a fee waiver. Families need to fill out only one PFS form for all the schools to which they are applying for financial aid. Copies of the PFS are to be sent to the financial aid office of each school, and families are encouraged to keep one for their own records. The instructions emphasize the need to fill out the form without errors to avoid delays in processing which may result in their missing strict deadlines.⁷ It is imperative that the school provide clear instructions to applicants to guide them through the financial aid process.

The most important information to convey in the literature to apply for financial aid is that SSS does not determine the amount of grants but ONLY provides the schools with a guideline for determining a family's financial need.

⁶ See Appendix V. (Parents' Financial Statement, PFS)

⁷ See Appendix VI. (Riverdale Country School Letter Outlining Financial Aid Application Procedures)

Families are instructed to indicate which schools they are applying to so that a copy of the Report of Financial Need is received by each from SSS. The process ensures that the same information is made available to each school to evaluate financial need for a particular family and avoids one school awarding more than another.⁸

Parents Separated or Divorced

Riverdale believes that a family's decision to send their child to an independent school requires the active support of both natural parents. Each parent must complete a PFS form.⁹ Tuition grants will not be awarded without completed forms and tax returns from both natural parents.

The following policy in regards to divorced or separated parents has been adopted from NAIS.

In case of financial aid, the matter of divorce or separation of parents is a difficult one. The school considers the assets of both natural parents, if living, before making any award, and cannot be bound by the assertion that one parent has disclaimed responsibility for educational expenses. If either the custodial parent or the noncustodial parent has remarried, we consider also the assets of the stepparent, always bearing in mind the obligation of that stepparent to his or her own natural children.¹⁰

⁸ Refer to "Report of Financial Need" section for more information.

⁹ Riverdale Country School does not accept the "Financial Statement for Parents Who Are Separated or Divorced or Have Never Been Married Form" as others schools do. This form does not provide enough detailed information to determine need.

¹⁰ Patricia P. Jamison, *Financial Aid Administration for Schools* (National Association of Independent Schools, 1991) section 7-2.

Tax Returns

It is essential that each family submit a tax return, with all schedules and W-2's included, to complete their financial aid application. Due to the early deadline that Riverdale has set, this will probably mean that the tax return submitted will be for the prior year. The instructions for applying for financial assistance explain that the deadline for receipt of the current tax return is March 15 each year and to plan accordingly.

No awards that have been granted will be finalized until a signed tax return has been received by Riverdale. If parents intend to file for an extension to file their tax return with the IRS, they could in fact be jeopardizing their eligibility to receive financial assistance from the school. This information is stated clearly in the financial aid process information to help families to plan accordingly. Of course, there may be extenuating circumstances that necessitate a late filing. A letter must be sent to the Financial Aid Committee explaining the reasons for the delay in receipt of the tax return and date that it is expected to be available.

DETERMINING FINANCIAL NEED

Reviewing the Parents' Financial Statement (PFS)

It is imperative that each year, the Director of Financial Aid is cognizant of any changes that the (SSS) has made to the PFS form. An excellent strategy is to attend one of the SSS workshops that are held each fall in various locations. The Computation Manual provided by SSS is also an invaluable resource.¹¹ Before any PFS forms are distributed to applicants, a thorough review of each question and instructions is highly recommended. As the deadline approaches, the Director should expect that inquires on how to fill out the PFS form, which is lengthy and complicated, will occupy a considerable amount of his/her time. Families call with questions that are out of the ordinary and do not fall within the instructions provided by SSS on the form. Typical inquires include: how to indicate that part of their total income reported which is a bonus and not dependable in subsequent years, how to fill out the form for expenses related to a dependent parent, child care expenses, etc.

Evaluation of the Report of Financial Need/Report of Family Contribution (RFN)¹²

The School and Student Service for Financial Aid processes each applicant's PFS and supplies each school and the family with a Report of Financial Need (RFN). A guideline of the level of parental contribution for tuition expenses is suggested, based on a formula developed by SSS. Again, as stated in the PFS section, families must understand that the figures produced by

¹¹ Each year the manual is automatically mailed to schools subscribing to the School and Student Service for Financial Aid services.

¹² See Appendix VII. (Report of Family Contribution)

SSS are only a starting point and not an absolute figure. Space has been provided on the PFS to explain extenuating circumstances, that are not included in the RFN, which must now be taken into consideration. Riverdale will often make adjustments as a result of this added information, and families should not be surprised to learn that they are required to contribute more or less than the RFN indicates.

Unusual conditions noted on the RFN are highlighted and provide red flags to consider. A few of the most important points are listed below:

- If there is no income tax reported, how does the family meet their expenses?
- Are the taxable dividend and/or interest income amounts at least 5% of the total of their bank accounts and investments as reported on the PFS form?
- In cases of divorce, check the tax return for alimony claimed as income. Did the family indicate this income on the PFS form?
- Does the student applicant file his/her own federal tax return? If so, ask for a copy.
- The unusual expenses category is often completed incorrectly. Check for explanations of expenses and determine if they are allowable as indicated in the instructions.
- Does the family own property other than their principal residence? Second homes or rental real estate normally excludes a family from qualifying for financial aid
- The level of indebtedness reported is often confused with consumer indebtedness (credit cards, etc.) Indebtedness and consumer indebtedness have separate lines to record this information and should be checked for accuracy.
- At the end of the form is a space for all circled items to be explained in detail. Make sure to call families that have failed to provide necessary information and complete the form while on the phone. This will avoid any further delays that would result if the form had to be mailed back to the family.

Never hesitate to contact families for further clarification of the information they have provided. Everyone's financial situation is unique and does not always fit into the SSS formula.

Note: In the instructions for applying for financial aid, it is indicated that someone may call them to complete their file.

Comp*Assist Program

Comp*Assist, the School and Student Service for Financial Aid software for PFS computation, is an excellent tool utilized by financial aid directors to make adjustments to the RFN more accurately and quickly. In the spring, SSS sends out registration information to receive Comp*Assist services for the following year. Throughout the financial aid season, an updated disk is mailed with the data of each applicant that has applied to the school. An annual fee is paid by each subscribing school for this service.

In the past, it was necessary to make all corrections by hand, requiring the director to spend countless hours. If calculations must be made by hand, a form is provided to guide a director through the step by step process.¹³

Understanding and Reviewing of Tax Returns

Reviewing tax returns is necessary to provide a fair analysis of a family's situation. Riverdale requires that each applicant's family submit copies of their current tax return, including all schedules and a copy of their W-2 forms, to complete the file. Families that are part of partnerships or file corporate tax returns may be asked to supply the financial aid office with further documentation to assess their financial situation more effectively.

The Financial Aid Director evaluates each application once the financial aid file is complete. Familiarization with basic tax returns is essential and can be learned quite easily. However, families with complex returns pose more of a challenge. Expertise of the Director of Finance or an alternative source should be enlisted to ensure that the total financial picture of the

¹³ See Appendix VIII. (Computation Worksheet)

family is understood. It may also be necessary to contact a family to clarify points that remain unclear.

Information submitted on the PFS is often only an estimate because a family has not yet filed their current tax return. A comparison of actual filed tax figures with the PFS form should be made as soon as a copy of the tax return has been received by the school. All awards are subject to change upon review of the tax return, which is made clear in all communication with parents.¹⁴

Particular areas to note on tax returns are listed below to help identify problem areas. A more in-depth study of tax return issues can be gained by attending an SSS conference.

- Has the family attached all schedules and their W-2's to the copy of the tax return?
- Is a Schedule B should attached if interest and dividend income is in excess of \$400?
- If there is alimony income received, is this reported on the PFS form?
- A Schedule C must be attached if there is a business income or loss. Business income is often subject to a paper loss only and not a reduction of income. Examples include a business run from a home, depreciation costs of home office or business use of family vehicle, etc.
- A Schedule E details rental real estate profit or loss. This is a situation where an expert should be consulted due to the fact that the loss reported is generally a paper loss only and not a reduction of income.
- If a parent is self-employed, adjustments will need to be made to the RFN. The FICA allowance is usually calculated incorrectly by SSS and the Director will need to refer to the actual tax return for the correct figures to make corrections.

Note: As of the 1998-99 processing year, Riverdale will require all families to sign Form 4506, "Request for Copy or Transcript of Tax Return."¹⁵ This form allows the school to acquire from the IRS an actual copy of a filed tax return if there are inconsistencies and questions that the Financial Aid Committee wants to verify before any award is granted.

¹⁴ See Appendix IX. (Riverdale Country School Award Letter)

¹⁵ See Appendix X. (Request for Copy or Transcript of Tax Form)

CALCULATING AWARDS

Financial Aid Committee

In hiring a director of financial aid, Riverdale has restructured the process to approve financial aid grants. There are four members of the Financial Aid Committee to ensure the integrity of the financial aid budget and maintain necessary checks and balances. As chair of the committee, the Director of Financial Aid is responsible for keeping a record of all decisions and arranging for meetings as needed. Two additional members, the Director of Finance and the Director of Admissions, bring important skills to the table. Riverdale's head of school is informed after decisions have been made, as are the heads of the upper and lower schools.

Families have the option of submitting a written appeal to the Committee for review if they believe their award does not reflect their ability to pay. Additional funds must become available before appeals can be considered. Notification to families requesting an appeal is made in late April.

Evaluating the Financial Aid Application

Grants are awarded to Riverdale families who demonstrate financial need. A loan component is not an option. The most important aspect of calculating awards is to follow a consistent process in evaluating each applicant's file. Written guidelines are ideal to avoid inconsistencies. Time constraints are a factor because of the admissions calendar, but every effort must be made to treat each individual case as fairly and as objectively as possible. Individual

directors of financial aid develop a system that works best for them. One example is illustrated here:

- Check to make sure that any file is complete before evaluating it.
- Estimate 45 minutes to an hour for each file.
- Make detailed notes of the main points found.
- Become familiar with the family situation by looking carefully at the PFS.
 - a. Is this a two parent family? Are both parents working?¹⁶
 - b. How many children are there in the family?
 - c. How many children are attending schools charging tuition? How much do they presently pay for each child?
 - d. Does the family receive child support? In most cases when it is an expected monthly income of substance, approximately half of the total figure can be required to pay tuition costs.
 - e. What does the family indicate that they can afford to contribute toward tuition costs?
 - f. Does the family own their home or are they renting?
 - g. Does the family own other real estate?
 - h. How much money do they have in their bank accounts and other investments?
 - i. Does the family have debt?
 - j. Does the family own a car(s)? If so, what make, year and amount owed?
 - k. Read carefully all explanations the family has provided in the space at the end of the form.
- Compare the tax return information with figures provided on the PFS; make adjustments as needed.
- Review the RFN and make necessary changes.
- Read through any letters that have been provided by the family to clarify their financial situation further.
- Consider known information regarding a current student, such as vacations, expensive clothes, cars, etc. and make adjustments to their awards

Riverdale requires that all financial aid packages include a contribution by the family towards the total tuition costs. Families receiving public assistance such as welfare payments or food stamps are expected to pay a minimum of \$50 and all others at least \$500.¹⁷

¹⁶ Please refer to the section "Both Parents Working" for more information.

¹⁷ See Appendix IX. (Riverdale Country School Award Letter)

It is important to consider two important points before making final awards. The Director of Financial Aid and the Director of Admission must consider the distribution of financial aid by grade and size of award to maintain a balance for subsequent years.

Both Parents Working?

Riverdale expects that both parents be employed if the family is applying for financial aid. It would be unfair to dual income families if the school did not make adjustments to a family's total financial situation when one parent chooses not to work. In cases where a parent is at home caring for children under the age of five, no additions to their income will be made. But when both parents are physically able to work and one does not, \$12,000 will automatically be added to the total income, as this would constitute part-time job earnings.

Parent Returning to School or On Sabbatical

Situations where a parent returns to school to earn a graduate level degree are not supported financially by Riverdale. The school will not make allowances for the loss of income or tuition costs associated with the degree.

Families that experience a decrease in salary due to a sabbatical will be calculated on the basis of the full salary as reported in the previous year. Riverdale cannot be expected to make up the difference and believes the family should be responsible in this situation since they have made a conscious choice to engage in non-salaried work.

Current Students Applying for Financial Aid for the First Time

Riverdale has a policy that students enrolling in the school without financial assistance will not be eligible in the future unless there is a catastrophic change in the family's income.

Application materials must include a letter stating the nature of the changes in circumstances to be considered. Every effort to assist the family will be made but the school cannot guarantee that funds will be available.

Foreign Students and Families Employed at the United Nations

Riverdale limits financial aid dollars to families whose members are citizens of the United States or those with green cards who file an annual tax return. Employees of the United Nations are under the jurisdiction of the country they are representing and are not required to report their earnings to the United States, and, therefore, are ineligible for assistance from the school.

RELATED AREAS TO FINANCIAL AID

Payment Options

Riverdale offers three-tuition payment options. The first is the traditional independent school schedule of paying 75% of the total tuition on July 15 and 25% on December 15; the second is a quarterly plan beginning in June, including 12% interest; and the third is a 10-month plan also commencing in June including 12% interest. Most financial aid families choose the last option. The Finance Office will also make allowances and offer alternative plans for those financial aid families experiencing great difficulty in meeting their part of tuition expenses.

Special Fund

It is imperative that students receiving financial aid are not excluded from activities and services available to the rest of the student body and made to feel even more different than they already do. Riverdale believes that by offering tuition assistance the school must also make provisions to ensure that additional expenses associated with the normal program are also covered in some way. Many schools only offering tuition assistance fail to recognize that students are unable to participate fully in the life of the school. Traditionally, the areas that Riverdale has covered in the past consist of tutoring, SAT and Advanced Placement fees, college application and financial aid fees, college visits, drivers' education, prom tickets, school transportation, and athletic equipment and camps.

Riverdale sets aside one percent of the financial aid budget in a special fund to cover extra expenses beyond tuition. Books and lunch are included as part of tuition, but there are added costs that come up throughout the year — more so for upper-school students. Families are made aware of the availability of this fund in their financial aid award letter. Management of the fund is

the responsibility of the Director of Financial Aid and is on-going throughout the school year as students individually request financial assistance.

Faculty Financial Aid/Tuition Remission

Faculty financial aid/tuition remission is administered by the Finance Office and is entirely separate from the Office of Financial Aid. Children of faculty must qualify for admissions and if accepted will automatically be granted a 25% reduction of total tuition costs regardless of need. To be eligible for further assistance beyond the 25%, faculty must fill out a PFS form and supply tax return information like every other applicant for financial aid. There are cases of faculty who are grandfathered in as part of a former policy and receive a substantially higher percentage of tuition remission.

It is admirable that Riverdale is committed to providing this benefit to its employees. The one problem is that the total cost of financial aid for faculty is charged against the existing financial aid budget, even for faculty that do not qualify. This can easily be adjusted by changing how it is reported. A recommendation would be to reflect true costs more accurately. This could be accomplished by reporting the amount (the 25%) allocating to the faculty members that have not met the financial aid need criteria as a benefit in another area of the school's budget.

For example, all faculty children who qualify for the initial 25% reduction as well as additional financial aid should be left in the budget as it is currently done. But, for the faculty members who only receive the 25% reduction, because they do not qualify for any financial aid, should be accounted for elsewhere in the budget. This is in actuality a benefit and not need based financial aid and must be recognized and accounted for accurately.¹⁸

¹⁸ See Appendix IV. (Guidelines for Merit Awards/Tuition Remission)

Adopted Programs

Riverdale is committed to enrolling a diverse student body. The admissions office has formed alliances with organizations such as de la Salle School, Early Steps, the Oliver Program, Prep-for-Prep, and Summerbridge at Riverdale. These outstanding programs work with predominately low income and motivated students coming from multi-faceted backgrounds and proven academic skills. Each year, the Director of Financial Aid, holds in reserve, approximately 25% of the financial aid dollars allocated for new students specifically for these children.

SUMMARY

Ideally, this handbook has made a case for schools to evaluate their financial aid program and to make improvements in managing their budgets. Offering need-based financial aid is an integral part of the mission of independent schools and deserves the attention of the most qualified people to oversee the process. Unfortunately, not every independent school will have the resources to hire a Director of Financial Aid, but there are other ways that a school can manage the budget more effectively. Here are a few suggestions:

- a teacher who is interested in financial aid could take on the responsibility and be released from teaching one class or other duties. The months of January and February are particularly busy and should be worked around if at all possible, release from winter coaching, for example;
- an outside tax expert could be hired to review all complicated tax returns, if the expertise does not already reside with the business manager;
- one member of the admissions staff other than the Director, could take on the responsibility and be adequately trained — one method to avoid bias is that this individual would not interview any financial aid applicants.

Every school should at least be able to establish a Financial Aid Committee to ensure that no one person is responsible for making all decisions. The burden is too great, and objectivity may be lost. Neither the Director of Admissions nor the Business Manager should serve as the chair due to a conflict of interest. Admissions personnel wish to enroll the best students and could justify giving a family money that does not reflect their need, and the business manager may also award a larger grant if he/she has had difficulty collecting money from a family with a poor history of paying their bills. This alleviates the need to continue to hound the family for payment all the time. These types of problems can be avoided with committee approval. When these considerations are provided for, the school can be proud of its sound financial aid practices.

Financial aid personnel should be aware that families requiring assistance can often be uncomfortable revealing their personal finances. Sensitivity and respect of every applicant, from the moment that an application is requested, must be the priority of the financial aid office or committee responsible for allocating awards. It is invaluable to seek out colleagues to inquire as to how they successfully handle the nature of their job and learn from their experience.

FINANCIAL AID TIME LINE

September

1. Finalize and compile financial aid statistics for the current year
 - a. breakdown and percentage of total dollars allocated to the upper school and to the lower school
 - b. number of students and award total broken down by grade
 - c. number and percentage of students of color receiving aid
 - d. total dollars allocated to students of color
 - e. number of new students and returning students

Average award for: (necessary breakdown due to difference in tuition)

- a. Pre-Kindergarten and Kindergarten
 - b. First - Sixth Grade
 - c. Seventh - Twelfth Grade
2. Distribute financial aid statistics to:
Head of School
Head of the Upper School and Lower School
The Finance Office
Director of Admission and Lower School Admissions Office
Development Office
3. Complete the annual NAIS statistics form required by all members schools

October

1. Prepare all financial aid materials for mailing to prospective applicants.
2. Mail to **admissions applicants** requesting financial aid information the following:
(Note: send out two sets of forms if parents are separated or divorced)
 - a. School and Student Service for Financial Aid Form (PFS)
 - b. Cover letter from the Director of Financial Aid including steps of the process and deadlines¹⁹
3. Mail to **all current families receiving financial aid** the following:
 - a. School and Student Service for Financial Aid Form (PFS)
 - b. Cover letter from the Director of Financial Aid including deadlines²⁰

¹⁹ See Appendix VI. (Riverdale Country School Letter Outlining Financial Aid Application Procedures)

²⁰ See Appendix VI. (Riverdale Country School Letter Outlining Financial Aid Application Procedures)

November

1. Continue to mail out financial aid information to admissions applicants.
2. By phone, assist new families in completing the PFS form.
3. Meet with Summerbridge at Riverdale parents to walk them through the financial aid process if applying to independent schools, day or boarding.

December

1. Continue to mail out financial aid information to admissions applicants.
2. Follow up all current financial aid families whose forms have not been received by December 15.
3. File copies of all current financial aid families completed PFS forms.
4. Set up file folders for admissions applicants applying for financial aid including the PFS form(s) and copy of current tax return.
5. Set up data base and input admissions applicants applying for financial aid.
6. Review RFN's for new students as they come in

January

1. Meet with the Director of Finance to receive the financial aid budget for the upcoming school year.
2. Determine allocations for transportation and extra expenses fund.
3. Prepare award packets for admissions applicants granted financial aid including: contracts, letter from the Director of Finance, tuition insurance information, payment plan options, etc.
4. Prepare letters for admissions applicants applying for financial aid that do not qualify for financial aid and for families receiving a financial aid wait list letter.²¹
5. Continue to review RFN's.

²¹ See Appendix II. (Riverdale Country School Wait List Letter) & Appendix XI. (Riverdale Country School Do Not Qualify for Financial Aid Letter)

6. By mid-month a priority list of accepted students will be available from the upper and lower school admissions office of their top candidates. Students on the list that are also financial aid applicants will have their files reviewed by the financial aid committee to determine need and grant amounts.
7. The Financial Aid Committee approves all awards before mailing.
8. By the end of the month, award letters are mailed along with acceptance packets. The first week of March is the deadline for families to accept their grant or not.

February

1. Review RFN's for returning students.
2. Determine financial aid awards for all returning students.
3. Meet with Financial Aid Committee to approve returning students awards.
4. Send out all returning students awards including: contracts, letter from the Director of Finance, tuition insurance information, payment plan options, etc. Families have a deadline of mid-March to return their contract accepting their award.
5. Discuss with families of newly accepted students any appeals that are made to amend their awards.
6. Confirm receipt of current student appeal letters with the date they may expect an answer from the Financial Aid Committee.
7. Convene the Financial Aid Committee to review appeals.

March

1. Keep an up-to-date list of new students that have accepted financial aid packages offered. All funds that are not used will be reallocated to students on the wait list.
2. Mail any awards that have become available to students on the financial aid wait list.
3. Discuss with any returning families their reasons for appealing the award received.

April

1. Keep an up-to-date list of returning students that have not returned their contracts. Consult with the deans of each class to determine if students might not be re-enrolling for reasons other than academic issues.
2. Convene the Financial Aid Committee to discuss appeals for returning students and allocation of funds returned due to attrition.
3. Send out tax return reminder to all financial aid recipients from whom a 1040 and or supporting schedules are missing.

May

1. Check all 1040 forms against figures reported on the PFS's. Recalculate need and awards if there are major discrepancies.
2. Meet with the Upper and Lower School Admissions Offices to set admission dates for the following year.

June, July, August

Wrap up the financial aid process; move files to make room for the coming year, shred all confidential material, update data base, etc.

ANNOTATED BIBLIOGRAPHY

Aitken, Peter H., et al. "Access and Affordability — Strategic Financial Perspectives for Independent Schools"

The National Association of Independent Schools, Washington, D.C. 1994.

This study focuses on student numbers, tuitions, financial assistance, teachers' salaries, and measures of family income and wealth to describe the inherent tension between goals for high quality in and broad access to independent schools. Exploration of the major components of costs associated with running independent schools are discussed and ideas suggested for keeping expenses down or increasing non-tuition revenues, one example would be to increase class size. Over the last decade, tuitions continue to increase at a faster rate than inflation, principally so that schools could increase staff salaries to a level that averages about 70 percent of public school salaries. Strategies are given to assist schools in maintaining at a level that is affordable for their families.

Delbanco, Andrew. "Scholarships for the Rich"

New York Times Magazine, 1 Sept. 1996.

Elite colleges are competing so ferociously for desirable students, needy or not, that financial aid for deserving applicants is coming under pressure. The era of need-blind admissions and need-based financial aid may be coming to an end. Ivy League colleges held off a bidding war among themselves by sharing financial information about students who had been admitted to more than one of their schools. But in 1989, the Justice Department charged that this practice amounted to collusive price-fixing. Examples of the same student receiving \$6,000 - \$16,000 are presented in the article. The Ivy League financial-aid structure is starting to crack due to competition for exceptional students. The real reason for the crunch is the relentless rise in the cost of tuition. Over the last 14 years tuition has risen at nearly three times the rate of inflation.

Financial Aid at Elementary and Secondary Schools — Information for Families

School and Student Service for Financial Aid, Educational Testing Service, 1993.

A short booklet that walks families that may be unfamiliar with the financial aid process through the steps of applying. The most commonly asked questions are addressed with helpful hints regarding deadlines. Issues that families should consider before they begin to fill out the application are also noted, as is the availability of waivers if the processing fee proves to be a hardship. Finally, confidentiality of information is stressed to assure families that their personal finances will not be shared with anyone outside of the financial aid office.

Financial Aid: Can I Afford to Get In

New York Times, 25 Sept. 1996.

The growing demand for financial dollars at the college level is preventing some students from enrolling. Shrinking grant money and luring attractive candidates are only two of the issues that students face.

Golding, Davison. "Families turn to Financing to Afford Private School."

New York Times, 15 Oct. 1995.

With tuition at the nation's leading private high schools double what it was in 1985, an increasing number of families are turning to student loans and payment plans to foot the bill, financing options once reserved for college students.

Hays, Constance L. "Choate on the Cheap: Prep Schools Woo the Middle Class."

New York Times — Money & Business, 15 Sept. 1996.

Dismayed by the shrinking middle-income student pool on their campuses, the nation's boarding schools are widening the array of financial-aid options for people who know they are not rich enough to pay outright and have long presumed they were too rich to receive help. Middle income is defined for boarding school tuition to fall between \$60,000 - \$120,000 a year. The median annual cost, including tuition, room and board, has risen from \$10,195 in the 1985-86 school year to \$19,850 for the 1995-96 school year; a 37.1% increase after inflation is taken into account.

Ideas & Perspectives

Independent School Management, 18, Apr. 1994.

Advantages to a school in offering merit scholarships are highlighted. Three benefits are identified: merit students' participation and high levels of achievement in a variety of areas can enhance a school's program and help attract other quality applicants; the publicity surrounding the scholarship competition will attract families that would not otherwise consider applying to your school; and merit students often prove to be loyal alumni.

Jamison, Patricia P. Financial Aid Administration for Schools

National Association of Independent Schools Publication, 1991.

Comprehensive guide to financial aid issues that are specific to independent schools. Financial aid officers can use this resource when dealing with particular issues that they are unsure of or need further clarification. In addition, it is an excellent reference for schools that wish to produce written procedures on financial aid policies based on the principles suggested by the National Association of Independent Schools.

Koontz, Dick. "Money to Motivate"
Student Aid TRANSCRIPT, Spring 1992.

Concern over the increasing use of merit scholarships at the postsecondary level. Good students expect scholarships. They feel they "deserve" a scholarship as a reward for their good grades or performance ability, a notion they have learned from their parents and others in our society. The student and family feel that "if I don't get a scholarship, you don't want me." The assumption that need and merit cannot be found in combination is a myth that we should work to dispel. Merit scholarships will benefit students who are most able to afford college without financial assistance. A trend of students opting to take less rigorous "safe" courses in their major interest areas in order to retain their scholarships is a concern. The relationship between student and college has changed because of money.

National Association of Independent Schools Special Report
July 1995, Washington, D.C.

A special report of findings from a survey conducted in 1994 of approximately 450 admissions directors, 43% of member schools. Respondents answered a series of questions designed to identify areas of concern in their work. Common themes emerged such as: increased time-on-task in enrolling new families, small support staffs, less personal vacation for admission directors, a twelve-month enrollment season, ever-growing job responsibilities, erratic statistical gathering, inconsistent planning in student attrition and retention, and responsibility for financial aid decision making.

National Association of Independent School Statistics 1996, Volume 1
National Association of Independent School Statistics 1995, Volume 1
National Association of Independent School Statistics 1994

General statistics are presented annually by NAIS as a result of a survey that is completed by membership schools.

Principles of Good Practice for Financial Aid Administration

The primary concern of independent schools must always be for the welfare of their students and their prospective students. The principles of good practice are in keeping with the commitment of NAIS to access and diversity and its belief that member schools should distribute financial aid funds based upon demonstrated financial need. The principles are intended to promote orderly and professional financial aid procedures.

1. A school shall not discriminate in the administration of its financial aid policies because of race, color, religion, national origin, sex or age in violation of existing state or federal law or regulations.
2. A school shall strive through its publications and communications to provide students and families with factual information about the total yearly cost of attending its institution and about its aid opportunities, financing opportunities, policies, and procedures.
3. A school shall recognize that the primary responsibility for financing a student's independent school education rests with his/her family.
4. A school shall use a uniform methodology to assess annually, in a consistent and equitable manner, each family's ability to pay for education.
5. A school shall require adequate documentation of family resources when determining need.
6. A school shall not use financial need as a consideration in determining a student's eligibility for admission.
7. A school shall notify accepted aid applicants of financial aid decisions before expecting a binding reply to the offer of admission.
8. A school shall allow applicants sufficient time to select from the offers of financial aid from all the schools to which they have applied.
9. A school shall make every effort to meet the demonstrated need of all admitted or enrolled financial aid applicants.
10. A school shall not exceed in its offer of financial aid the amount needed to meet the difference between the resources determined to be available to the family and the student's total educational expenses.
11. A school shall not set different standards of behavior and academic performance for its financial aid recipients.
12. A school shall continue to fund a student until graduation unless he/she no longer demonstrates need.
13. A school shall have a review procedure for families who wish to request additional funding.
14. A school shall refrain from and discourage others from making any public announcement of the amount of financial aid awarded to a student.
15. A school shall safeguard the confidentiality of all financial information supplied by a family.

Approved by the NAIS Board June, 1992

Appendix II
Riverdale Country School

Wait list Letter

January 27, 1997

Mr. and Mrs. John Smith
333 Henry Hudson Parkway
Bronx, NY 10471

Dear Mr. and Mrs. Smith:

The Financial Aid Committee has reviewed your request for tuition assistance, and due to a considerable number of requests for financial aid this year, the Committee has been unable to award grants to all of those students accepted into Riverdale for the 1997-98 school year. As a result, Meredith has been placed on a wait list for tuition assistance.

The wait list is small in number and unranked. Should financial aid dollars become available, the Financial Aid Committee will contact you immediately. Please let us know no later than February 14 if you wish to remain on the wait list.

We realize that you had hoped for better news but regrettably our budget is limited. The members of the Financial Aid Committee wish to extend our congratulations to Meredith for her acceptance to the school and will do our best to let you know as soon as possible of any change.

Sincerely,

Lynn D. Sorensen
Director of Financial Aid

Appendix III.

Merit Awards

A school's admissions director has an enormous responsibility in selecting the students that are to enroll each year. He/she seeks to build an incoming class of students that is balanced by gender, ethnicity/race, academic accomplishments, geographic distribution, socioeconomic level, athletic ability, performing and studio art talents, and so forth. Competition among schools for the best students is a reality, and as a result, the percentage of merit scholarships are increasing in independent schools to attract these top candidates. Approximately 30% of NAIS schools report giving merit grants.

The National Association of Independent Schools has documented the following statistics for the last three years regarding no-need awards:

- for the 1993-94 school year, 302 schools reported \$11,707,855 awarded to 4,662 students;¹
- for the 1994-95 school year, 302 schools reported \$12,130,463 awarded to 4,964 students;² and
- for the 1995-96 school year, 286 schools reported \$13,027,027 awarded to 5,108 students.³

Ideas & Perspectives wrote an article on merit scholarships that helps to explain the impetus behind providing no-need based grants. Three major benefits to schools are highlighted, first high levels of achievement in a variety of areas can enhance a school's program and help to attract other quality applicants; secondly, the publicity of the scholarship competition will attract families that would not have known or considered the school otherwise, and merit students tend to be loyal alumni.⁴

In reaffirming the NAIS commitment to need-based financial aid, the School Financial Aid Services Committee strongly encourages the policy of need-based financial aid for all member schools but recommends that the following guidelines be used when administering no-need awards.

- Because no-need aid tends to diminish the amount of money available for need-based financial aid, thereby limiting access to independent schools for student from moderate and low income families, no-need financial aid funds should be obtained from sources definitely unavailable for need-based aid.

¹ National Association of Independent School Statistics 1994

² National Association of Independent School Statistics 1995, Volume 1

³ National Association of Independent School Statistics 1996 Volume I

⁴ *Merit Scholarships*, *Ideas & Perspectives*, (Independent School Management, April 18, 1994), p. 11

- No-need merit awards imply that recipients will be held accountable in terms of the special talents or skills they bring to their schools. Those receiving such awards, however, should not be subject to special standards or other requirements that would treat them unequally or stigmatize them. They should be expected to meet the same standards of performance as those for all other students.
- No-need financial aid programs should be fully and openly described and distinguished from need-based financial aid programs in public information descriptions, and administered and accounted for in a manner separate from that of need-based aid.
- Tuition remission for faculty and staff children should be funded, administered, and accounted for separately without in any way detracting from a school's regular need-based financial aid program.⁵

⁵ Patricia P. Jamison, *Financial Aid Administration for Schools* (National Association of Independent Schools, 1991) Appendix G-2.

Admit, Retain, and Counsel

Merit Scholarships

As competition for quality students increases, offering merit scholarships can be advantageous to private-independent schools.* Such scholarship programs present your school as one that values outstanding performance in scholarship, creativity, and leadership, reminding your community of the educational opportunities you offer. The higher the quality of your students, the more successful your school is perceived to be. Using merit scholarships to attract talented, mission-appropriate students can benefit your school in many ways.

- Merit students' participation and high levels of achievement in a variety of areas can enhance your program and help attract other quality applicants.
- The publicity surrounding the scholarship competition will attract families that would not otherwise consider applying to your school.
- Merit students often prove to be loyal alumni.

The increased attention to your school can greatly affect enrollment, not just in quality but also in quantity. Students of merit will apply to your school, and so will students who want to be associated with talented peers (or whose parents want such associations). Schools that have had merit scholarships in place for a few years usually experience enrollment growth in the divisions where the competition is offered. Many of these new students have siblings who also enroll.

For example, the merit scholarship program at Miami Valley School (OH) has not only attracted talented students, it has increased enrollment by bringing more families on campus for tours and interviews. All students who apply (including those already enrolled) are eligible. Many of those competing for the scholarships will come to the school even if they don't receive the financial aid.

If you are considering a merit scholarship program for your school, don't view it as a "luxury" – something offered only when extra funds have been donated. Such scholarships should contribute to the mission of your school, and should be deemed an essential expense. Just like new textbooks, higher teacher salaries, and remodeled facilities, merit scholarships can reinforce your mission.

Keep in mind that organization is vital for program success. Select one person to oversee the program as director. Draw up your qualifications. What type of student are you looking for? What academic, character, and leadership traits are you seeking? What areas of your school do you want to strengthen?

You want to "raise the bar" and ask more of these students in the application process than you do of regular applicants. Remember, you seek students in the top range of those served by your school – in short, mission-appropriate students whose talents and interests match those of your current student body.

To be fair and to avoid ethical problems, make sure that scholarships designed to recruit new students apply equally to current students. Merit scholarships, if offered only to new students, can be divisive. Scholarships should be held by the recipients until graduation, as long as the talented students maintain specified, minimum standards,

generally those on which the scholarship was awarded.

Swain School (PA) has been successfully offering merit scholarships for the past six years to generate enrollment in its middle school. Academically talented students have been encouraged to enroll while others already in place have been encouraged by the merit scholarship program to remain at the school. Because the scholarship competition is open to qualified current students as well as new applicants, there have been no questions regarding fairness. Swain follows up with new students who apply but do not qualify for the scholarships, adding them to the admission financial aid list.

Promoting Your Program

When you publicize a merit scholarship program in school newsletters or memos, make sure you explain to your constituents that financial aid awarded for excellent achievement is not diverted from those applicants with demonstrated financial need.

Advertising your scholarship program to the broader community requires some creativity – go beyond the media that you normally use. Talk to local psychologists who specialize in assessing students and recommending educational programs. Get permission to put announcements in their waiting rooms. Do the same with pediatricians. Put announcements in company newsletters.

Post your announcements in all branches of the public library. Librarians are the ones who know which students are interested in education. They can recommend your school to prospects. To help the librarians, leave your recruitment pamphlet with them.

Because your announcement will be distributed around town, make sure it stands on its own. Use the name of your school liberally; tell what grades you serve; give a short statement of your mission; and, most important, tell how to contact the school for more information.

All the materials associated with the scholarship program should be distinctive. Have a special application and ask that the student complete part of the application. Design a more extensive teacher recommendation form, one that requests information pertaining to the qualities you seek. Be sure to use a high-quality paper and have all materials printed or photocopied professionally, rather than run off on the school copier.

There should be special testing for all candidates. Offer several dates for the convenience of all. In addition to a standardized portion, include a school-developed math test and writing section. Hold the testing before your normal admission testing dates. The interest in the scholarship competition will attract regular applicants. Charge a fee to cover the costs of administering the tests.

Once the tests have been graded, invite the top five or six applicants back for interviews. Each interview should be conducted by a teacher from the division the student will be entering. Have some prepared questions that all applicants will be asked, including some open-ended questions that will require critical thinking. You want to give the reviewing committee some idea of each candidate's dimension beyond those on paper.

A merit scholarship program can benefit your school, your constituents, and your community. Put careful thought into the application and evaluation process, with your mission firmly in mind, and the program will be successful for years to come.

* For more on how scholarships benefit private-independent schools, see "Scholarships As An Asset in the Achievement of Mission," *IAEP*, Vol. 8, No. 12, p. 45. For a strong argument for merit scholarships, see "Scholarships As Strategic Policy," *AGS Reports*, March/April 1992, p. 20. Although this article is oriented for institutions of higher education, much of the advice is applicable to private schools.

Guidelines for Merit Awards/Tuition Remission

NAIS reaffirms its belief that the purpose of a financial aid program is to provide monetary assistance to those students who would not be able to attend an independent school without such assistance. To fulfill that purpose, in determining a family's need for assistance, schools should use a uniform methodology such as that provided by School and Student Service for Financial Aid. In this way schools can most equitably distribute need-based financial aid funds to children of qualifying families.

However, it is recognized that schools do use other forms of tuition reductions such as merit awards and tuition remission to encourage students to attend their institutions. Such reductions should not be considered financial aid. As a means of implementing these programs, NAIS believes that schools should not reduce the amount of money they allocate for financial aid. Such a step would limit access to independent schools.

To distinguish further between financial aid and tuition reduction, the following are offered as guidelines for tuition reduction programs:

MERIT AWARDS

Financial support for merit award programs should be obtained from sources not available for need-based financial aid. Such awards should be administered and accounted for in a manner distinct from the institution's need-based financial aid program.

Recipients of merit awards may be expected to meet the standards of performance, participation, or involvement commensurate with the purpose of their awards. However, in all other areas of school life, recipients should not be held to different standards than other students.

TUITION REMISSION

Automatic tuition remission for children of faculty and staff should be funded, administered, and accounted for in a manner distinct from the institution's need-based financial aid program and its merit awards.

Recipients of tuition remission should not be held to different standards of behavior and academic performance than other students.



PARENTS' FINANCIAL STATEMENT (PFS)

Processing Year 1996-97

Academic Year 1997-98

What is the School and Student Service for Financial Aid (SSS)?

The School and Student Service for Financial Aid is an organization that provides an analysis of a family's finances and determines a suggested contribution for educational expenses. Each year, SSS publishes the Parents' Financial Statement (PFS) to help private schools determine the financial need of their applicants. The PFS is processed by the SSS in keeping with standards and procedures developed by a committee of financial aid administrators from member schools.

The schools and agencies named by you are sent a copy of your Parents' Financial Statement and the analysis of it, which is called the Report of Family Contribution — School Report (RFC). When you send a PFS to the SSS, you are giving permission for the SSS analysis to be done and for the computation of a suggested family contribution and distribution of that information. The suggested family contribution is based on 1996 income and expenses and current family assets.

The basic view of the School and Student Service for Financial Aid is that parents should finance their children's education *to the extent that they are able*. If someone other than the parent is financially responsible for the student, that person should complete the PFS and describe his or her relationship to the student.

Who makes financial aid decisions?

It is important for you to remember that:

- The SSS does not make decisions about the amount of financial aid awarded by schools and agencies and it does not award financial aid.
- Financial aid decisions are made by the financial aid administrators at schools and agencies.
- You should direct any questions you have about awards to school financial aid administrators and not the SSS.
- The SSS encourages financial aid administrators to explain how decisions are made and how your family contribution was computed.

Who will be sent my financial information?

As you complete the PFS, you should know that:

- The information that you provide will be held in complete confidence.
- Only SSS member schools or agencies that you specifically name will be sent your financial information.
- SSS members are told that as few people as possible should be allowed access to any financial information submitted by a family.
- If between the date you mail your PFS and September 15, 1997, you want other member schools or agencies to receive a copy of your PFS, a written request must be sent to the SSS with a fee of \$8.00 for each additional copy. *No report can be sent out without your written permission.* Additional reports must be requested in the name of the student listed in the PFS at item 1A, 1B, or 1C. *Do not send another PFS.* You may use the Additional School Request Form (included in this booklet) or a letter to authorize this release of your financial information. Statements in the SSS confidential files will be destroyed on October 15, 1997.

If you have any questions about filling out this form or PFS processing, call SSS at (609) 406-5380. Normal business hours are 8:00 a.m. to 4:00 p.m., Eastern time, Monday through Friday. During nonbusiness hours, only messages will be accepted.

How much does it cost to have the SSS send PFS information to schools?

It costs \$16.00 for the first school or agency you list in item 7A and \$8.00 for each additional one. This fee is nonrefundable. Send the required fee in the enclosed preaddressed envelope with your completed PFS. Do not send cash. If no fee is received, your form will be returned. Please allow two to three weeks for processing and delivery. A PFS can be processed only for schools that are members of the SSS, so check with each school that you list at 7A to be sure that the school is a member. If you cannot pay the PFS fee, contact the school to which you are applying for information about the SSS Fee Waiver Program.

What if I am filing for financial aid for more than one child?

This form may be used for up to three students. If you are applying for aid for more than three students at the same school or at different schools, ask the aid administrator at the school whether you need to complete more than one form. Many schools accept only *one* PFS per family. Be sure to list all children in items 25 and 26.

Are there any other forms I must complete?

If parents are separated or divorced, the student's custodial parent and that parent's present spouse should complete the PFS. Some schools may require the noncustodial parent to complete a PFS or a separate form, the *Financial Statement for Parents Who Are Separated or Divorced or Have Never Been Married*, and to include information from the noncustodial parent's spouse, if remarried.

Some schools require families who own a business or farm to complete the *SSS Business/Farm Statement*.

Can I change the information I submitted on the PFS?

If you wish to change the information you first submitted on the PFS, you must:

- Give permission for those changes in writing to the SSS.
- Describe the changes and provide any new dollar amounts.
- Include the student's full name, date of birth, and current mailing address in all correspondence with the SSS.

The SSS will produce revised reports of suggested family contribution and send them to the schools or agencies you named to receive reports if your added and/or corrected PFS information results in a change of \$500 in your 1996 total income and/or a change of \$4,000 in your net worth. You should not send the SSS another PFS or additional payment when requesting the revision.

In providing this service, the SSS, as part of the National Association of Independent Schools, does not discriminate on the basis of race, color, nationality, sex, or ethnic origin.



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NAIS NATIONAL ASSOCIATION OF INDEPENDENT SCHOOLS

How can I avoid errors and delays?

To avoid errors and delays in processing, when you fill out the PFS:

- Be sure to complete all items; do not leave any shaded or unshaded boxes blank. Enter only one amount in each box. Write only in the response boxes or answer spaces. Do not write in the margins of the form or outside the answer boxes or spaces.
- **Explain all circled items and unusual circumstances in item (31).** When an explanation is required and none is given, the financial aid administrator may not consider the item, which may result in SSS's determining a suggested contribution that does not reflect the family's financial situation.
- Provide all information that is requested on the PFS to avoid a delay in processing the report. If you send SSS an incomplete PFS, you may receive an SSS follow-up letter. Promptly return this follow-up letter with the requested information. The processing of your PFS will be delayed until this information is received.
- Type or print carefully in ink. If you make a mistake, correct it completely and carefully — do not leave smudges or marks. Do not cross out or write over any entry.
- Do not enter symbols such as >, <, -, or N/A.

- If actual 1996 figures are not available, give your best estimate. Do not use words such as "unknown," "same," or "none."
- Round all figures to the nearest dollar. Do not use cents. For 50 cents or more, round up; for 49 cents or less, round down.
- Enter a zero (0) if no other entry applies.
- Do not send letters, tax forms, or other materials with your PFS as these materials are destroyed. Supplementary information should be written in the space at item (31) or sent directly to the school(s).
- Do not use or send in a photocopy of the PFS or the worksheet, or a PFS that is torn, stained, or crumpled. A photocopy or damaged form cannot be processed and will be returned to you.
- Enter amounts in United States currency.
- If the amounts entered for 1997 differ by \$5,000 or more from those given for 1996, explain in item (31).
- File a new PFS each year that you apply for financial aid.
- To have it processed for the 1997-98 academic year, file your PFS before September 15, 1997.
- Sign and date the form. Forms received without at least one authorized signature will be returned.
- Allow at least seven days for your PFS to reach ETS.

INSTRUCTIONS

DO NOT FORGET TO EXPLAIN ALL CIRCLED ITEMS IN ITEM (31).

Do not send letters, tax forms, or other materials with your PFS as these materials are destroyed. Supplementary information should be written in the space at item (31) or sent directly to the school(s).

PART I

Item No.

- 1A(1) — Write in the first student's last name, first name, and middle initial. If you are applying for aid for more than one student, enter the name of the oldest student here.
- 1A(2) — Give the grade that the first student will enter in 1997-98 and indicate whether the student will attend a boarding school or a day school. If the student is applying to both types of schools, check both boxes. Use PK for pre-kindergarten, KN for kindergarten, and PG for postgraduate.
- 1A(3) — Indicate the relationship of the individual(s) completing the form to the student listed above. Be sure to check the box for a parent/stepparent/guardian even if he/she is unemployed or does not work outside the home. A check at box 8 implies that the person supporting this student is not married.
- 1A(4) — Check all boxes that are needed to fully describe the current family situation.
- 1B(1) — Write in the second student's last name, first name, and middle initial.
- 1B(2) — Give the grade that the second student will enter in 1997-98 and indicate whether the student will attend a boarding school or day school. If the student is applying to both types of schools, check both boxes. Use PK for pre-kindergarten, KN for kindergarten, and PG for postgraduate.
- 1B(3) — Indicate the relationship of the individual(s) completing the form to the student listed above. Be sure to check the box for a parent/stepparent/guardian even if he/she is unemployed or does not work outside the home. A check at box 8 implies that the person supporting this applicant is not married.
- 1B(4) — Check all boxes that are needed to fully describe the current family situation.
- 1C(1) — Write in the third student's last name, first name, and middle initial.

- 1C(2) — Give the grade that the third student will enter in 1997-98 and indicate whether the student will attend a boarding school or a day school. If the student is applying to both types of schools, check both boxes. Use PK for pre-kindergarten, KN for Kindergarten, and PG for postgraduate.
- 1C(3) — Indicate the relationship of the individual(s) completing the form to the student listed above. Be sure to check the box for a parent/stepparent/guardian even if he/she is unemployed or does not work outside the home. A check at box 8 implies that the parent supporting this student is not married.
- 1C(4) — Check all boxes that are needed to fully describe the current family situation.
- 1D — Enter the address to which all future correspondence, including the Report of Family Contribution — Family Report (if requested), should be mailed. See the following list for postal service abbreviations.

U.S. STATE AND TERRITORIES

Alabama	AL	Kansas	KS	Northern Mariana Islands	MP
Alaska	AK	Kentucky	KY	Ohio	OH
American Samoa	AS	Louisiana	LA	Oklahoma	OK
Arizona	AZ	Maine	ME	Oregon	OR
Arkansas	AR	Marshall Islands	MH	Palau	PW
California	CA	Maryland	MD	Pennsylvania	PA
Colorado	CO	Massachusetts	MA	Puerto Rico	PR
Connecticut	CT	Mexico	MX	Rhode Island	RI
Delaware	DE	Michigan	MI	South Carolina	SC
District of Columbia	DC	Minnesota	MN	South Dakota	SD
Federated States of Micronesia	FM	Mississippi	MS	Tennessee	TN
Florida	FL	Missouri	MO	Texas	TX
Georgia	GA	Montana	MT	Utah	UT
Guam	GU	Nebraska	NE	Vermont	VT
Hawaii	HI	Nevada	NV	Virginia	VA
Idaho	ID	New Hampshire	NH	Virgin Islands	VI
Illinois	IL	New Jersey	NJ	Washington	WA
Indiana	IN	New Mexico	NM	West Virginia	WV
Iowa	IA	New York	NY	Wisconsin	WI
		North Carolina	NC	Wyoming	WY
		North Dakota	ND		

CANADIAN PROVINCES AND TERRITORIES

Alberta	AB	Nova Scotia	NS
British Columbia	BC	Ontario	ON
Labrador	LB	Prince Edward	PE
Manitoba	MB	Quebec	QC
New Brunswick	NB	Saskatchewan	SK
Newfoundland	NF	Yukon Territory	YT
Northwest Territories	NT		

- 1E — Check all boxes that are needed to fully describe the current family situation.
- 2A, 2B — Enter requested information on parents, stepparents, and guardians who are completing this application. Check with the school(s) to which the student(s) are applying for school policy on whose information is required.
- 3A, 3B — Check the appropriate boxes.
- 3C
- 4 — Enter the total number of persons you claimed or will claim as exemptions on your 1996 federal income tax form.
- 5 — Enter the number of children, including the student(s), who are residing in your home and/or for whom you are providing support in 1997. *Do not leave blank.* Complete items 25 and 26 for all children you have entered in item 5.
- 6 — Enter the number of children you have included in item 5 who will be attending tuition-charging preschools, schools, or colleges in 1997-98. If you pay child support, do not include any children for whom you provide such support. *Do not leave blank.* List the amount paid for child support in item 16.
- 7A — Enter complete names, addresses, and SSS code numbers of the schools and/or agencies to receive copies of the Report of Family Contribution. Check the box(es) next to each school listed for each student who needs a report to be sent to that school. *If the school or agency is not on the SSS Code List included with the PFS, contact the school, agency, or SSS to obtain the assigned code number. Do not list college or university names and code numbers.* SSS mails reports only to schools and agencies with assigned SSS code numbers. *If you wish to receive your own report, enter "Family Report" for school name and the SSS code number 9000.* You do not have to check any of the boxes. You will receive only one copy of the Family Report. If you are entering more than six recipients, complete the Additional School Request Form (ASR) on the next page (see form for instructions) and return it with the PFS. If you submit an ASR with the PFS, please note that initial processing will be for the six recipients listed in item 7A of the statement. Your PFS will then be processed for the schools listed on the ASR. Thus, schools listed in item 7A will receive SSS information earlier than schools listed on the ASR.
- 7B — Check total fee enclosed with the PFS. Enclose check or money order payable to **School and Student Service for Financial Aid**. Forms submitted without the processing fee will be returned. *Do not send cash.* Amount of payment is based on the number of schools requested, not the number of student boxes checked.
- 8 — **Total Taxable Income before Deductions**
- 8A **Father, stepfather, male guardian:**
- Enter taxable wages, salaries, tips, drawing accounts from self-employment, and other employee compensation before payroll deductions. Do not include income entered in 8(E).

8B

Mother, stepmother, female guardian:

- Enter taxable wages, salaries, tips, drawing accounts from self-employment, and other employee compensation before payroll deductions. Do not include income entered in 8(E).
- 8(C) — Enter taxable dividend and/or interest income. Report net value of taxable and nontaxable investments in item 20 and total present balances in parents' interest-bearing checking and savings accounts in item 19. If you enter any figures in item 8(C), you must enter a response other than zero (0) in item 19 or 20 or an explanation in item 31.
- 8D — Enter annual alimony payments received or estimated to be received. Enter child support received in item 11(A).
- 8(E) — Enter net profit or loss from business and/or farm as reported on personal income tax form. Enter a negative amount (loss) in parentheses — i.e., (100). Complete item 22. Do not include any amounts already entered in item 8A or 8B. *Check appropriate box to indicate whose income is entered at 8(E).*
- 8(F) — Enter all taxable income not previously reported. Include pensions, unemployment compensation, annuities, rent, royalties, estates or trusts, household expenses paid by separated or divorced spouse in lieu of alimony, employer provided taxed income from fringe benefit plans, capital gains, etc.
- 9A — Enter only the amount of the *untaxed* portion paid into your 1996 IRA. Do not include rollover IRA contribution.
- 9B — Enter the sum of your 1996 Keogh plan payments and self-employed SEP deduction.
- 10 — Enter the total of all *other* IRS-allowable adjustments to income: deduction for self-employment tax, self-employed health insurance deduction, penalty on early withdrawal of savings, and alimony paid to spouse. Itemize adjustments in item 31. Do not include itemized deductions.
- 11 — **Total Nontaxable Income**
- 11(A) — Enter total child support received or estimated to be received from separated or divorced spouse for all children.
- 11(B) — Enter total family Social Security benefits received or estimated to be received.
- 11(C) — Enter all nontaxable income received or estimated to be received and not previously reported above. *Complete worksheet area above item 31.*
- 12 — Enter the total amount of itemized deductions from Schedule A of your IRS 1040 form. If you file a Form 1040A or do not itemize deductions on Form 1040, this item will be zero (0).
- 13 — Enter parents' total federal income tax for 1995 from line 54 of the IRS 1040 or line 28 of the IRS 1040A. Also enter total federal tax (actual or estimated) for 1996. This information can be found on your 1996 federal income tax return. Please note that the line numbers may have changed. *Do not copy the amount labelled "Federal Income Tax Withheld" from a W-2 form.* Enter zero (0) if no tax was paid or was estimated to be paid. Do not enter total taxable income, tax withheld, refunds, city or state income taxes, or FICA payments.
- 14 — Enter self-employment tax paid for 1995. Also enter self-employment tax paid, or estimated to be paid, for 1996 from your IRS 1040 form.
- 15 — Enter total amount paid in 1996 and estimated to be paid in 1997 for uninsured medical and dental expenses. Do not include amounts covered by insurance or the cost of insurance premiums. In item 31, itemize amounts by each type of medical expense such as doctors' bills, medicine, and hospital bills.

- 15A** — Include total amount you paid in 1996 and estimated to be paid in 1997 for insurance premiums for medical and dental care.
- 16** — Enter the total amount spent during 1996 and estimated to be paid in 1997 for unusual expenses. If you pay child support, you may enter the amount paid for children NOT included in item 5. Unusual expenses to be entered here include nursing home care, legal fees, closing costs for home purchases or home refinancing, sewer, street, and water assessments (installation only), unreimbursed tuition for parents' education, and uninsured natural disasters (flood, fire, storm damage, etc.). Itemize in item **31**.
Do not include:
- payments for appliances
 - car payments and payments for indebtedness
 - charge account or installment purchase payments
 - charity or church contributions
 - child care payments
 - college expenses for children
 - payments for commuting
 - household help payments
 - payments for routine home repairs
 - payments on insurance premiums
 - payments for condo/association fees
 - mortgage payments
 - payments for retirement plans
- 17** — Enter the year purchased, purchase price, total fire insurance carried, present market value (or best estimate), unpaid principal on first mortgage, and annual mortgage payment on first mortgage. Do not enter the tax-assessed value of your home. Do not include interest payments or property taxes in mortgage principal. However, include property taxes and insurance in annual mortgage payments. If value and/or mortgage is divided among other individuals, enter only your portion(s). If home is part of business property, enter only the market value and unpaid mortgage principal of the residence. Explain in item **31** if present market value is less than unpaid mortgage principal.
- 17(A)** — Enter requested information for the second mortgage or home equity loans included in item 17. Describe purpose of loan in item **31**.
- 17B** — Enter the total amount of unpaid principal and annual mortgage payments on your home. The total amounts should be the sum of entries in 17 plus 17(A).
- 18** — Enter the year purchased, purchase price, total fire insurance carried, present market value, unpaid mortgage principal, and total annual mortgage payments of all other real estate or property other than your residence, business, or farm. Do not enter tax-assessed value of the property. Do not include interest payments or property taxes in mortgage principal. However, include property taxes and insurance in annual mortgage payments. If value and/or mortgage is divided among other individuals, enter only your portion(s). For each property, specify in item **31** the types of other real estate, their purpose, and year of purchase — for example, vacation home, income property, etc.; if it is income producing, include the net profit or loss in item **8(F)**. Be sure to list all other real estate holdings and describe each. Explain in item **31** if present market value is less than unpaid mortgage principal.
- 19** — Enter total value of parents' interest-bearing checking and savings accounts, including money market accounts. Enter taxable interest received in item **8(C)** or **8(F)** and nontaxable income in **11(C)**. Enter student's accounts separately in item **23**. If you enter a figure in item 19, you must enter a response other than zero (0) in item **8(C)** or an explanation in item **31**.
- 20** — Enter total net value of investments (market value minus liens or obligations) as of the date you complete this form. Enter taxable income in item **8(C)** or **8(F)** and nontaxable income in **11(C)** and **11(C)** worksheet. Investments include trust funds, certificates of deposit, stocks, bonds, mutual funds, other securities, installment and land sale contracts, commodities, and precious and strategic metals. Do not include the value of pensions, retirement plans, IRAs, or Keoghs. If you enter a figure in item **20**, you must enter a response other than (0) in item **8(C)**, **8(F)**, **11(C)**, and **11(C)** worksheet or an explanation in item **31**.
- 21(A)** — Enter amount of outstanding personal indebtedness: include only the debts remaining from educational indebtedness of parents (past), encumbrances (lien, personal loan for down payment, etc.) against home or other real estate (PFS Items 17 and 18), general medical and dental expenses (past), indebtedness to purchase investments listed in PFS item **20**, living expenses if business failure, prolonged illness, unemployment, etc., have depleted assets and forced indebtedness, past business debts (business dissolved), personal debt to purchase business, natural disasters not covered by insurance (flood, fire, storm, etc.), funeral expenses (past), and legal fees (past). Do not include expenses already listed in item **15** or **16**. Itemize in item **31**.
Do not include:
- mortgage payments
 - current business debts or farm, car, or other consumer debts connected to charge accounts or installment purchases — i.e., purchases charged to VISA, Mastercard, American Express, or gasoline or department store credit cards
 - debts for routine home repairs
 - schooling expenses for children
 - travel expenses
 - other debts listed elsewhere in the PFS
- 21(B)** — Enter consumer debts — for example, debts outstanding for purchases charged to VISA, Mastercard, American Express, or gasoline or department store credit cards. Do not include any expenses or indebtedness already listed in items **15**, **16**, or **21(A)**. Explain in detail in item **31**.
- 21(C)** — Enter requested information.
- 22** — If you own all or part of a business or farm, enter your percent of ownership in item 22A, the total dollar value of all business/farm assets in item 22B, and the total dollar value of all business/farm liabilities in item 22C. Do not include information about your residence entered in item 17. Enter your share of net profit or loss from business/farm in item **8(E)** (be sure to check the appropriate box in item **8(E)**) and your salary or drawing account from self-employment in item 8A/8B. Indicate the kind of business/farm in item **31**. Note: some schools require business or farm owners to complete the SSS Business/Farm Statement. Send the completed statement directly to the school.
- 23** — Enter total assets for each student. If the application is being completed for more than one student, be sure to enter the total assets for each in the same order as they appear in item 1. Include inheritances, savings, trust funds, stocks and bonds, real estate, and cash value of annuities or educational insurance policies. Provide a detailed list of these assets and explain the source of any restrictions on the use of these assets in item **31**. Do not include life insurance policies, stamp or coin collections, or the value of personal property.

ADDITIONAL SCHOOL REQUEST FORM

COMPLETE THE ADDITIONAL SCHOOL REQUEST FORM (ASR) BELOW IF:

- you have entered six recipients in item 7A of the Parents' Financial Statement and wish to name additional schools or agencies to receive a Report of Family Contribution.
- you have already submitted your PFS and wish to have additional reports sent to schools or agencies not designated on your original Parents' Financial Statement.
- Place the student(s) name(s) and identification in the same location as submitted on your original PFS.

Note: This form cannot be used to request a report under the name of a child for whom a PFS has not been filed.

CUT TO DETACH

DO NOT WRITE IN THIS SPACE

SCHOOL AND STUDENT SERVICE FOR FINANCIAL AID

Additional School Request Form 1997-98

Do not send to SSS after September 15, 1997.

Place the student(s) name(s) and identification in the same location as submitted on your original PFS.

1A(1) STUDENT (1) NAME	LAST NAME										FIRST NAME																				
	SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR				STUDENT'S SOCIAL SECURITY NUMBER																									
1A(2) STUDENT (2) NAME	LAST NAME										FIRST NAME																				
	SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR				STUDENT'S SOCIAL SECURITY NUMBER																									
1A(3) STUDENT (3) NAME	LAST NAME										FIRST NAME																				
	SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR				STUDENT'S SOCIAL SECURITY NUMBER																									
1B ADDRESS TO WHICH ALL CORRESPONDENCE WILL BE MAILED	NUMBER AND STREET																														
	CITY										STATE		ZIP CODE																		
1E Be sure to check the appropriate box(es) for each student. Enter complete names, state (see instructions), and SSS code numbers of the schools and agencies to which copies of the reports are to be sent. Do not leave names and address areas blank. Please check appropriate box(es) for each student. Obtain code numbers from the SSS code list included with this form. If any school or agency you designate is not listed, please request the code number from the school or agency. If you wish to receive your own report, enter "Family Report" and the SSS code number 9000 and send appropriate fee.																															
Student (1) (2) (3)		School Name										State		SSS Code No.		Student (1) (2) (3)		School Name										State		SSS Code No.	
☐ ☐ ☐		1.														☐ ☐ ☐		4.													
☐ ☐ ☐		2.														☐ ☐ ☐		5.													
☐ ☐ ☐		3.														☐ ☐ ☐		6.													
Enclose your check or money order payable to SSS. DO NOT send cash or stamps. Mail this form with the appropriate fee to SSS, P.O. Box 6657, Princeton, NJ 08541-6657.																															
I authorize transmittal of copies of the Parents' Financial Statement for the above-named student to the recipients named on this form.																															
Check the box corresponding to the number of reports requested and enclose the correct fee 1 ☐ \$8.00 3 ☐ \$24.00 5 ☐ \$40.00 2 ☐ \$16.00 4 ☐ \$32.00 6 ☐ \$48.00																															
Signature _____ Date _____																															

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PART II

The information entered in Part II will be reviewed by the school financial aid administrator.

Item No.

24 A, B — Enter requested information.

25 — Enter requested information for 1996-97, giving full name for each child counted at item 5. Where applicable, complete B, C, D, E, F, G, H, (1), and (J). The sum of E, F, G, H, (1), and (J) should equal D. In addition, estimate and explain fully in item (31) any financial aid each student received from other sources entered in item 25 (J), such as outside scholarships, government or foundation grants, or family educational insurance policies. If there are more than five children, continue to list this information in item (31).

26 — Enter requested information for 1997-98, giving full name and age for each child counted in item 5. Be sure C, D, and E are completed. In columns F, G, H, I, (J), K, and (L), give estimated dollar amounts that will be available from each source for total school expenses for one academic year for each student (including applicant(s)) in the family applying to schools or colleges. School expenses include tuition, room, board, fees, and transportation. In addition, estimate and explain fully in item (31) any financial aid each student may receive from other sources entered in item 26 (L), such

as outside scholarships, government or foundation grants, or family educational insurance policies. If there are more than five children, continue to list this information in item (31).

27 — Enter requested information.

28 (A) — Describe the pension plan(s) in item (31).

28B, C, — Enter dollar amounts where applicable. For item 28 (D), explain the cost of clubs in item (31).

(D), E, F, — Enter student's earnings in 1996 and give an estimate of them for 1997.

28G — Enter requested information if separated or divorced. If there are special circumstances, explain in item (31).

(29) — Enter the requested information.

30 A, B — All circled items with an entry must be explained here. Be as brief as possible.

(31) — NOTE: SSS requires the signature of at least one parent or guardian (see section headed "Parents' Certification and Authorization" following item (31)). If your PFS is received without a signature, it will be returned to you for completion.

PARENTS' ANNUAL INCOME AND EXPENSES

Use information in boxes. Enter a zero (0) if no other entry applies. Circled items must be explained in item (31).

TOTAL TAXABLE INCOME BEFORE DEDUCTIONS:

- A Salaries and wages — father, stepfather, male guardian
- B Salaries and wages — mother, stepmother, female guardian
- C Dividend and/or interest income
- D Alimony received
- E Net profit/loss from business and/or farm. CHECK ONLY ONE BOX: (1) ☐ Net profit/loss is father's, stepfather's, male guardian's (2) ☐ Net profit/loss is mother's, stepmother's, female guardian's (3) ☐ Net profit/loss is both. If loss, use parentheses.

1996	Estimated 1997
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

Other taxable income. If loss, use parentheses

- A Untaxed portion of payments to IRA
- B Keogh plan payments and self-employed SEP deduction
- C Other IRS allowable adjustments to taxable income

\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

TOTAL NONTAXABLE INCOME:

- A Child support received
- B Social Security benefits
- C Other nontaxable income. Complete boxed worksheet area above item (31)

IRS total itemized deductions from IRS Schedule A

Total federal income tax (For 1995, from line 54 of IRS 1040 or line 28 from IRS 1040A)

Self-employment tax paid

Total medical and dental expenses not covered by insurance (see instructions)

A Total medical and dental insurance you paid

Unusual expenses (see list of acceptable expenses in the instructions)

1995
\$
\$
\$

PARENTS' ASSETS AND LIABILITIES

Use information in boxes. Enter a zero (0) if no other entry applies.

Home (if owned):

Year purchased

Purchase price

19

Total Fire Insurance Carried

Present Market Value

Amount of Unpaid Principal on First Mortgage

Annual Payments on First Mortgage

A Do you have a second mortgage or equity loan on your home listed in item 17? If so, describe purpose of loan in item (31)

☐ Yes ☐ No

Year of Second Mortgage

Year of Equity Loan

Amount of Unpaid Principal on Second Mortgage/Equity Loan(s)

Annual Payments on Second Mortgage/Equity Loan(s)

Enter the amount of your second mortgage/equity loan and your annual payments

+

Total Unpaid Principal on All Mortgages and Equity Loans on Your Home

Total Annual Payments on All Mortgages and Equity Loans on Your Home

B Enter the total amount of unpaid principal and annual payments on all mortgages and equity loans on your home

All Other Real Estate: Describe property in (31)

See instructions.

Year purchased

Purchase price

19

Total Fire Insurance Carried

Present Market Value of All Other Real Estate

Unpaid Mortgage Principal

Total Annual Mortgage Payments

Bank accounts — total of parents' interest-bearing checking and savings accounts

Other investments (see instructions) — net value — Do not include value of pensions, retirement plans, IRAs, or Keoghs

A Indebtedness (see instructions) — Do not include mortgages, business, farm, car, or other consumer indebtedness

B Consumer indebtedness (see instructions)

C Amount of item 21(A) only to be paid during 1997

Complete item (22) only if you own a business and/or farm. See instructions.

Be sure to complete the SSS Business/Farm Statement if the schools to which you are applying require it.

A Percent of ownership

%

B Assets

C Liabilities

Student (1)

Student (2)

Student (3)

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STUDENT ASSETS (see instructions)

\$

\$

\$

11 Worksheet—Other Nontaxable Income
Complete this worksheet for item 11 C.

	1996	Estimated 1997
Payments to tax-deferred pensions and savings plans. Include amounts withheld from earnings for 401(k) and 403(b) plans.	\$ _____	\$ _____
Pretax contributions or employer-provided untaxed income from fringe benefit plans (cafeteria or 125 plans).	_____	_____
Cash support, gifts, or any money paid on your behalf.		
From relatives	_____	_____
From non-relatives	_____	_____
Household expenses and any money paid by separated or divorced spouse in lieu of child support.	_____	_____
Cash allowance given for housing, food, and other living expenses for military, clergy, and others.	_____	_____
Estimated annual cash value of housing and other benefits provided for military, clergy, and others.	_____	_____
Earned income credits.	_____	_____
Income from tax-exempt securities.	_____	_____
Welfare benefits.	_____	_____
Veterans' benefits.	_____	_____
Income earned abroad.	_____	_____
Other untaxed income and benefits not included above.	_____	_____
Enter these totals at PFS item 11 C for 1996 and 1997.		
TOTAL	\$ _____	\$ _____

- 31 Use this space to explain all circled items with an entry and any unusual circumstances. Be as brief as possible. If more space is needed, please use additional paper. Do not send tax forms, letters, or other materials with your PFS as these materials will be destroyed. Omission of explanations of circled items may affect the response to your request for aid.

**WORKSHEET - Do Not
Send to SSS.**

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PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge and belief, is true, correct, and complete. We authorize transmittal of this form to the schools and agencies named in item 7A and its use by the School and Student Service for Financial Aid (SSS) as described. The SSS or any of the schools and agencies named to receive

copies of this form have our permission to verify the information reported. If asked by a school or agency, we agree to send an official copy of our latest income tax return and/or a signed IRS form 4506 directly to the school or agency.

Signature of Male Parent or Guardian										Date		Signature of Female Parent or Guardian										Date							
Home Telephone Number					Office Telephone Number					Home Telephone Number					Office Telephone Number														



SSS CODE LIST

Use to complete ITEM 7A of the PFS

Schools and agencies are listed alphabetically within each state. If the name of the school or agency you entered on the PFS is not listed, please request the code number from the school or agency.

ALABAMA

1220 Alamo School
1416 Athens & Co. School
1519 Bayville Academy
2320 Charlotte Country Day School
3876 Highlands Day School
4015 Houston Academy
4084 Indian Springs School
4770 Madison Academy
5158 Montgomery Academy
5158 St. James School
6510 St. Luke's Episcopal School/Mobile
6699 St. Paul's Episcopal School/Mobile
6872 St. Paul's Episcopal School/Mobile
7421 Southern Normal School
7452 Springwood School
7793 Tuscaloosa Academy
7807 UMS-Wright Preparatory School

ALASKA

3361 Gateway School

ARIZONA

1208 All Saints Episcopal Day School
5276 DYCS-Navajo National
5578 Orme School
5770 Phoenix Country Day School
6481 St. Gregory College Preparatory School
6852 St. Michael's Parish Day School
7144 Santitas School
7219 Scottsdale Christian Academy
7806 Verde Valley School

ARKANSAS

2171 Cathedral School
5836 Pulaish Academy
7367 Shiloh Christian School
7356 Subvaco Academy

CALIFORNIA

1157 A. J. Heschel Day School
1098 Active Reading Clinic
1209 All Saints Episcopal Day School
1219 Alverno High School
1358 Archer School for Girls
1409 Association of Children/Oakland
1414 The Almen-an School
1520 Beacon Day-High School
1587 Bentley School
1598 Berkeley Montessori School
1696 Bishops School
1789 Brandeis Hill Day School
4288 Branson School
1822 Brentwood School
1824 Brentwood School/Lower Campus
1847 Bright Star Montessori School
1947 Buckley School
1997 Calumet School
2029 Campbell Hall
2079 Capistrano Valley Christian School
2097 Cardinal Newman High School
2152 Castilina School
2170 Cate School
2212 Cathedral School for Boys
2238 Center for Early Education
2239 Centers of Learning
2248 Chabot School
2255 The Chandler School
2304 Charles Armstrong School
2350 Chatsworth Hill Academy
2382 Children's Community School
2387 Childs Primary School
2389 Children's School
2391 Chinese-American International School
2480 Fairburn School
2485 College Preparatory School
2563 Concordia School
2590 Stuart Hall Boys/Convent of the Sacred Heart
2608 Cornelia Connelly School
2636 The Country School
2660 Crane School
2676 Crossroads School
2678 Crossroads Elementary School
2684 Crowden School
2681 Crystal Springs Uplands Schools
2884 Don Bosco Technical Institute
2888 Drew College Preparatory School
2914 Dunn School
2947 East Bay Waldorf School
2954 East Bay French American School
2964 Edgewood Star
3172 Elvertine Preparatory School
3175 Elvertine Sacred Heart Academy
3190 Elvertine Country Day School
3265 Francis W. Parker School/San Diego
3277 Freeman School
3274 French American International School
3337 The Frasing Center
3355 The Garden School
3362 Gateway School
3407 Gillespie School
3450 Golden School
3644 Hamlin School
3695 Happy Valley School
3706 Harrier Day School
3711 The Harrier School
3736 Harvard-Westlake School
3790 Head-Royce School
3889 Highland Hall Inc.
3888 Hillside Hebrew Academy
4056 Ithaca Arts Academy
4089 Independent School Alliance for Minority Affairs

California (cont'd)

4197 Jewish Community Centers/San Francisco
4198 Jewish Day School of Fresno
4234 John Thomas Dye School
4288 Branson School
4294 Katherine Delmar Burke School
4375 Kings School
4410 Kings School
4422 Kirtledge School
4438 Laguna Blanca School
4444 La Jolla Country Day School
4501 Landmark West School
4630 Lock-Wimmering High School
4676 Los Encinos School
4802 Manhattan Academy
4816 Maranatha High School
4852 Marin Academy
4858 Marin Country Day School
4860 Marin Montessori School
4861 Marin Horizon School
4863 Marin Waldorf School
4875 Marlborough School
4917 Marymount Academy Inc.
4918 Marymount High School/Los Angeles
4963 Mayfield High School
4972 Mayfield Junior School
5022 Menlo School
5074 Midland School
5146 Montessori Casa Dei Bambini
5251 Mount Tarnapais School
5258 The Mountain School
5378 North Bay Marin School
5379 North Bay Orinda School
5458 Notre Dame High School/Sherman Oaks
5471 The Nueva School
5483 Oak Green School
5505 Oakland Hebrew Day School
5511 The Oaks School
5512 Oakwood School
5530 Ohr Elyahu Academy
5574 Orangeland School for Hearing Impaired
5609 Our Saviors Lutheran School
5669 Park Day School
5687 Pasadena Waldorf School
5688 Pasadena Christian School
5729 Peninsula Heritage School
5730 Peninsula French American School
5782 Pilgrim School
5836 Polytechnic School
5893 Prentice Day School
5898 Presidio Hill School
5925 Prospect School
5934 Quadri Academy
5963 Rhoades School
6032 Rio Hondo Preparatory School
6039 Rio Lido Adventist School
6042 Robert Louis Stevenson School
6137 Rolling Hills Prep School
6278 Saint Andrews School
6372 Saint Catherine's Military School
6453 St. Georges Academy
6512 St. James School
6522 St. John Bosco High School
6556 St. John's Episcopal School
6715 St. Margaret's Episcopal School
6729 St. Marks School/San Rafael
6734 St. Marks Episcopal School/Denver
6836 St. Matthews Episcopal Day School/San Mateo

6838 St. Matthews Parish School/Pacific Palisades
6839 St. Michael & All Angels School/Studie City
6845 St. Michaels Episcopal Day School/Carmichael
6854 St. Nicholas School/Las Altos Hills
6868 St. Paul the Apostle/Los Angeles
6875 St. Paul's Parish Day School/Pemutira
6905 St. Paul's Episcopal School/Oakland
7023 Sacramento Country Day School
7030 Sacred Heart Schools/Atherton
7047 Sakian Valley School
7053 Salesian High School/Richmond
7084 San Domenico School
7099 San Francisco Ballet School
7100 The San Francisco School
7108 San Francisco University High School
7109 San Francisco Waldorf School
7132 Santa Catalina School
7133 Santa Cruz Waldorf School
7134 Santa Margarita High School
7137 Santa Fe Christian School
7148 Santa Ynez Valley Family
7276 Seven Hills School
7370 Sierra School/EI Carrillo
7410 Sonoma Country Day School
7411 Sonoma Valley Waldorf School
7422 South Peninsula Hebrew Day School
7473 Stephen S. Wise Temple Schools
7627 Tehiyah Day School
7648 Thacher School
7708 Town School for Boys/San Francisco
7790 Turningpoint
7791 Urban School of San Francisco
7938 Viewpoint School
7949 Villanova Preparatory School
7966 Walden School of California/Pasadena
8013 Waldorf School of Orange County
8031 Warner Brothers Children's Center
8057 Waverly School
8080 The Webb Schools/Claremont
8103 Westchester Neighborhood School
8108 Western School of Long Beach

California (cont'd)

8133 Westland School
8158 Westridge School
8167 Westwood Methodist Preschool
8210 The Willow Community School
8216 Wilwood School
8250 Windrush School
8269 Windward School
8302 Woodside Priory School
8379 Yavneh Day School
8386 York School

COLORADO

1041 Academy of Colorado Ballet
1183 Alexander Dawson School
1403 Aspen Country Day School
1765 Boulder Jewish Day School
2352 Cherry Hills Christian School
2500 Colorado Academy
2512 Colorado Rocky Mountain School
2512 Colorado Springs School
2791 Denver Christian Schools
2792 Denver Academy
2793 Denver Waldorf School
3244 Fountain Valley School
3317 Friends School
3490 Graland Country Day School
3847 Herzl Day School
4187 Jarow Montessori School
4324 Kent Denver School
4670 Logan School for Creative Learning
5167 Montessori Children's House of Evergreen
5174 Mountview Community Preschool and Kindergarten

5256 Mountain View Academy
5634 Paddington School
6022 Regis Jesuit High School
6311 St. Annes Episcopal School
6789 St. Mary's Academy/Englewood
6817 St. Mary's High School/Colorado Springs
6930 St. Scholastica Academy
7455 Stanley British Primary School
7888 Vail Mountain School
8188 Whitman School

CONNECTICUT

1450 Avon Old Farms School
1627 Bi-Cultural Day School
1912 Brunswick School
2050 Canterbury School
2362 Cheshire Academy
2392 Choate Rosemary Hall
2411 Christian Heritage School
2586 Convent of the Sacred Heart/Greenwich
2613 Cornerstone Christian School
2632 Country School
2942 Eagle Hill School/Greenwich
3076 Ethel Walker School
3093 Ezra Academy
3100 Fairfield Country Day School
3191 The Foote School
3220 Forman School
3558 Greens Farms Academy
3568 Greenwich Academy
3628 Greenwich Country Day School
3658 Hamden Hall School
3963 Holy Cross High School
4012 Hotchkiss School
4066 The Independent Day School
4078 Indian Mountain School
4336 Kent School
4408 King & Low-Heywood Thomas Schools
4414 Kingswood-Oxford School
4466 Long Ridge School
4672 Loomis Chaffee School
4778 Maimonides Academy of Western Connecticut

4834 Marianopolis Preparatory School
4888 Marneval School
4947 Masters School
4996 Mead School
5122 Miss Porter's School
5145 Montessori Discovery School
5163 Montessori School of Northwestern Connecticut
5178 Moorland Hill School
5302 New Canaan Country School
5800 Pine Point School
5842 Pomfret School
5952 Putnam Indian Field School
6018 Rectory School
6028 Renbrook School
6184 Rumsey Hall School
6687 St. Luke's School
6718 St. Margaret's-Hill-Terman School
7060 Salesbury School
7355 Shoreline Christian School
7420 South Kent School
7558 Suffield Academy
7600 Taft School
7603 Talcott Mountain Academy
7852 Unquowa School
8050 Watkinson School
8134 Westminster School
8152 Westover School
8182 Whittier School Inc.
8222 Williams School
8314 Wooster School

DELAWARE

1177 Albert Einstein Academy
1368 Archmere Academy

Delaware (cont'd)

4063 Independence School
5635 Padua Academy
5784 Pilot School
6280 St. Andrews School
6324 St. Anthony of Padua Grade School
6418 St. Elizabeth High School
6726 St. Marks High School
6825 St. Mary Magdalen
7054 Salesianum School
7096 Sanford School
7624 Tarnish School
7690 Tower Hill School
7864 Ursuline Academy
7864 Wilmington Junior Academy
8235 Wilmington Christian School
8236 Wilmington Friends School

DISTRICT OF COLUMBIA

1148 Aiden Montessori School
1281 American Symphony Orchestra
1522 Beauvoir School
1714 Black Student Fund
1731 Blessed Sacrament School
2075 Capitol Hill Day School
2370 Edmund Burke School
3370 Georgetown Day School
3382 Georgetown Visitation Preparatory School
3445 Gonzaga College High School
4411 Kingsbury Center
4700 Lowell School
4822 Marist School
5272 National Cathedral School
5273 National Child Research Center
5476 Oakcrest School
6110 Rock Creek International School
6296 St. Albans School
6316 St. Ann's Abbey School
6854 St. Patrick's Episcopal Day School
7342 Sheridan School
7366 Sidwell Friends School
7811 The Kirov Academy
8037 Washington International School

FLORIDA

1035 Academy at Ocean Reef
1100 Admiral Farragut Academy
1192 Alfred B. Macarty Junior Day School
1207 All Saints Academy
1222 Amelia Island Montessori School
1523 Beaches Episcopal School
1524 Beach Park School
1543 Benjamin School
1600 Berkeley Preparatory School
1746 Boca Raton Christian School
1750 Bolles School
1755 Bonita Montessori School
1787 Bradenton Christian School
2053 Canterbury School/Fort Myers
2062 Canterbury School of Florida/St. Petersburg
2090 Cardinal Gibbons High School
2092 Cardinal Mooney High School
2135 Carrollwood Day School
2136 Carrollton School of the Sacred Heart
2253 Cedar Montessori School
2414 Christopher Columbus High School
2420 Community School of Naples
2550 Covenant Community School
2587 Crestview School
2672 Crestview School
2700 Cushman School
3037 Episcopal High School of Jacksonville
3157 The First Academy
3180 Florida Air Academy
3427 Glades Day School
3477 Grace Episcopal
3616 Gulf Stream School
3622 Gulliver Prep School
3893 Hill School of Tampa
4082 Indian River Christian School
4156 Jacksonville Country Day School
4194 Jewish Community Day School
4214 John Carroll High School
4462 Lake Highland Preparatory School
4746 McClellan Park Day School
5055 Miami Country Day School
5142 Monsignor Pious High School
5485 Oak Hall School
5612 Out of Door Academy
5654 Palmer Trinity School Inc.
5736 Pensacola Catholic High School
5793 Pine Crest School at Boca Raton
5794 Pine Crest School
6004 Random-Everglades School
6056 Riverdale Presbyterian Day
6077 Robert F. Mauney Day School
6285 St. Andrews Episcopal School/Fort Pierce
6287 St. Andrews Episcopal Day School/Jacksonville
6286 St. Andrews School/Boca Raton
6314 St. Ann School/Naples
6361 St. Bernadette Catholic School
6382 St. Brendan High School
6412 St. Edwards School/Vero Beach
6544 St. John's Country Day School/Orange Park
6552 St. Johns Episcopal School/Homestead
6588 St. John's Parish Day School/Tampa
6627 St. Joseph's School/Bonita Beach
6827 St. Marks Episcopal Day School/Jacksonville
6731 St. Marks Episcopal School/Fort Lauderdale
6793 St. Mary's Episcopal Day School/Tampa
6840 St. Michaels School/Stuart
6889 St. Patrick School/Miami Beach
6874 St. Paul's School/Clearwater

Florida (cont'd)

- 8911 St Philip Episcopal School/Coral Gables
8929 St Stephen Catholic School/Miramar
8944 St Stephens Episcopal Day School/
Coconut Grove
8946 St Stephens Episcopal School/Bradenton
8946 St Thomas Episcopal School/Miami
7110 San Jose Episcopal Day School
7225 Sacred Heart Country Day School
7343 Sheridan Hills Christian School
7357 Shorecrest Preparatory School
7434 Spanish River Christian School
7567 Summit Christian School
7812 Tampa Preparatory School/Univ of Tampa
7728 Trinity Christian Academy
7756 Trinity Preparatory School

GEORGIA

- 1094 Achievement Academy
1352 The Archbishop Donnellan School
1417 Athens Academy
1418 Atlanta International School
1428 Augusta Preparatory Day School
1540 Benedictine Missionary School
1585 Ben Franklin Academy
1791 Brandon Hall School
1813 Brenau Academy
1885 Brookstone School
2419 Christian Heritage School
2734 Darlington School
3018 Episcopal Day School
3168 First Presbyterian Day School
3346 Galloway School
3363 Galloway Schools
3838 Heritage School
3970 Holy Innocents Episcopal School
4020 The Howard School
4437 LaGrange Academy
4484 Lakewood Academy
4696 Lovett School
4870 Marietta School
5255 Mount Vernon Christian Academy
5593 Our Lady of the Assumption School
5602 Our Lady of Lourdes Catholic School
5626 Pace Academy
5638 Paradise School Inc.
5772 Piedmont Academy Inc.
5795 Pinecrest Academy
5974 Ralston Gap Raccoon School
6180 Royal Learning Center
6282 St Andrews on the Marsh
6322 St Anthony Catholic School
6523 St John Neumann Regional Catholic School
6913 St Pius X High School/Atlanta
6988 St Thomas More Catholic School
7150 Savannah Country Day School
7185 Schenck School
7605 Tallulah Falls School
7771 Trinity School Atlanta
8008 Walker School
8136 Westminster School/Augusta
8140 Westminster Schools/Atlanta
8308 Woodward Academy

HAWAII

- 1290 Angels at Play
1408 Assets School
2240 Central Union Church Preschool
2403 Christian Academy
3006 Epiphany School
3682 Hanalei School
3760 Hawaiian Baptist Academy
3766 Hawaiian Preparatory Academy
3976 Holy Nativity School
4008 Horizons Academy
4144 Iolani School
4149 Island School
4515 La Petra-Hawaii School for Girls
4576 Le Jardin Academy
4730 Lutheran High School-Hawaii
4913 Maryknoll Schools
4959 Maui Ocean Academy
5151 Montessori of Maui Inc.
5152 Montessori Community School
5159 Montessori Hale O Keku Inc.
5608 Our Redeemer Lutheran School
5662 Parker School
6274 St Andrews Priory School
6733 St Marks Lutheran School
7036 Sacred Hearts Academy
7222 Seabury Hall
7925 Variety School

IDAHOO

- 2547 The Community School
5822 Pioneer Montessori

ILLINOIS

- 1090 Academy of the Sacred Heart-Hardy
Preparatory
1181 Alcuin Montessori School
1289 Ancona School
1444 Avery Country School
1460 Baker Demonstration School
1814 Bernard Zell Anshe Emet School
1835 Brinkton Montessori School
2376 The Chicago Academy For The Arts
2378 Chicago City Day School
2409 Christian Heritage Academy
2639 Countryside Montessori School
2962 Elgin Academy
3262 Francis W Parker School
4249 Judah Christian School
4300 Keith Country Day School
4450 Lake Forest Academy
4454 Lake Forest Country Day School
4534 The Latin School of Chicago
4676 Marmon Academy
5282 Near North Montessori School
5366 Northridge Preparatory School
5366 North Shore Country Day School
6132 Rogers Park Montessori School
6181 Roycemans School
6772 St Marys Academy/Neuqua

Illinois (cont'd)

- 7814 The University of Chicago Laboratory
Schools
8055 Waukegan Christian School
8231 The Willows Academy
8284 Woodlands Academy
INDIANA
1869 Bishop Chatard High School
1887 Bishop Luers High School
1798 Brebeuf Preparatory School
2056 Canterbury School
2172 Cathedral High School
2586 Culver Educational Foundation
2970 Elkhart Baptist Christian School
3088 Evansville Day School
4138 The International School of Indiana
4426 Kokomo Christian School
4580 Le Mans Academy
4840 Marian Heights Academy
5541 Otterburn Academy
5683 Park Tudor School
6616 St Joseph Hesse-Cassel
6618 St Joseph High School
6916 St Richards School/Indianapolis
7182 Secunia Memorial High School
7589 Sycamore School
7760 Trinity School at Greenlawn

IOWA

- 2565 Cono Christian School
2821 Des Moines Christian School
5652 St Katharine/St Marks School
7174 Scattergood School
7746 Trinity Lutheran School

KANSAS

- 1591 Berean Academy
2243 Central Christian Academy
3794 Heartland Christian School
4055 Hyman Brand Hebrew Academy
4088 Independent School
4997 Meadowlark School
7682 Topeka Collegiate School
7724 Trinity Academy/Wichita
8200 Wichita Collegiate School
8201 Wichita Friends School

KENTUCKY

- 2253 The Chance School
4360 Kentucky Country Day School
4618 Lexington School
4684 Louisville Collegiate School
6424 St Francis High School/Louisville
6442 St Francis School/Goshen
7162 St Marys School/Lexington
7562 Summit Academy
7816 University Heights Academy
7944 Villa Madonna Academy
7995 Walden School

LOUISIANA

- 1077 Academy of the Sacred Heart/Grand Coteau
1084 Academy of the Sacred Heart/New Orleans
1353 Archbishop Rummel High School
1384 Ascension Day School
1982 Caboni High School
2224 Catholic High School
2276 Chapel Traflet School
2424 Christ Episcopal School
3007 Epiphany Day School
3028 Episcopal High School
3032 Episcopal School of Acadiana
3478 Grace Episcopal School
4150 Isidore Newman School
4681 Louise S McGee School
5050 Metairie Park Country Day School
5313 New Orleans Jewish Day School
5584 Ouachita Christian School
5684 Parkview Baptist School Inc.
6271 St Andrews Episcopal School/New Orleans
6459 St Georges Episcopal School
6515 St James Episcopal School
6725 St Marks Cathedral School
6746 St Marins Episcopal School/Metairie
6870 St Pauls Episcopal School/New Orleans
6919 St Rita School
7418 Southfield School
7738 Trinity Episcopal School/New Orleans

MAINE

- 1401 Ashwood Waldorf School
1517 The Bay School
1624 Berwick Academy
1792 Brookwater School
1840 Bridgton Academy
2125 Carrabassett Valley Academy
3340 Fryeburg Academy
3456 Goodwill-Hinkley School
3460 Gould Academy
3826 Hebron Academy
4054 Hyde School
4354 Kents Hill School
4785 Maine Central Institute
4788 Maine Coast Semester
4789 Maine School of Science & Math
5044 Merrimack School
5422 North Yarmouth Academy
6292 St Dominic Regional High School
8068 Waynflete School

MARYLAND

- 1080 Academy of the Holy Cross
1286 Annapolis Area Christian School
1355 Archbishop Spalding High School
1474 Baltimore Christian School
1475 Baltimore Educational Scholarship Trust
1478 Baltimore Hebrew Congregation Day School
1488 The Banner School
1494 Barnville School
1497 Barrie School
1826 Beth Tish School
1786 Boys Latin School
1924 Bryn Mawr School
1960 The Bulke School

Maryland (cont'd)

- 1975 Butler School
2001 Calvert Hall College High School
2002 Calvert School
2005 Calverton School
2253 Chesapeake Academy
2358 Chesapeake Montessori School
2564 Connely School of the Holy Child
2638 The Country School
3001 Emmanuel Christian Day School
3090 Evergreen School
3305 Friends Meeting School
3316 Friends School/Baltimore
3358 Garrison Forest School
3378 Georgetown Preparatory School
3405 Gibson Island Country School
3412 Gilman School
3430 Glenelg Country School
3476 Grace & St Peters School
3479 Grace Episcopal Day School
3505 Green Acres School
3634 Gunston School Inc.
3735 Harford Day School
3829 Heights School
3833 Henson Valley Montessori School
3958 Holton-Arms School
3984 Holy Trinity/Glen Burnie
3989 Holy Trinity Episcopal Day School
4077 Indian Creek School
4188 Jamies School
4213 John Carroll School
4348 Kent School
4372 Key School
4430 Knickerbocker Day School
4504 Landon School
4559 Little Flower School
4669 Lone Oak Montessori School Inc.
4720 Loyola High School
4750 McDonough School
4753 McLean School of Maryland
4806 Manor Montessori School
4835 Marion Burk Knott Scholarship Fund
4894 Mary Byrd Wyman Memorial Association

- 4946 Maryland Preparatory
5320 Newport School
5371 Norbel School
5425 Norwood School
5463 Notre Dame Preparatory School
5525 Odyssey School
5542 Oldfields School
5596 Our Lady of the Chesapeake
5597 Our Lady of Perpetual Help
5645 Palmyra High School
5668 Park School
5956 Queen Anne School
5980 Radcliffe Creek School
6136 Roland Park Country School
6205 Ruxton Country School
6264 St Andrews Elementary & Nursery School/
Edgewater

- 6266 St Andrews Episcopal School/Bethesda
6313 St Annes Day School
6423 St Francis Episcopal Day
6506 St James Academy/Monkton
6514 St James School/St James
6518 St Jane Frances de Chantal School
6555 St Johns Episcopal School/Olney
6559 St Johns Literary Institution at Prospect Hall
6626 St Joseph School/Baltimore
6880 St Pauls School/Brooklandville
6892 St Pauls School for Girls/Brooklandville
6994 St Timothy School/Stevenson
7066 Salesbury School
7090 Sandy Spring Friends School
7288 Severn School
7494 Stone Ridge Country Day School
7569 Summit School
7782 Trinity School
8002 Waldorf School of Baltimore Inc.
8036 Washington Episcopal School
8044 Washington Waldorf School
8146 West Nottingham Academy
8294 Woods Academy

MASSACHUSETTS

- 0752 Stepping Stone Foundation
1024 A Better Chance Inc.
1033 Academy at Charlemont
1036 Academy Hill Center for Gifted Children
1123 Advent School
1230 Applewell School
1422 Atrium School
1432 Austin Preparatory School
1480 Bancroft School
1513 Bay Farm Academy
1528 Beaver Country Day School
1558 Belmont Day School
1564 Belmont Hill School
1570 The Belmont School
1606 Berkshire Country Day School
1612 Berkshire School
1761 Boston University Academy
1852 Brimmer and May School
1882 Brooks School
1888 Brookwood School
1930 Buckingham Browne & Nichols
2014 Cambridge Friends School
2017 Cambridge Montessori School
2020 Cambridge School
2074 Cape Cod Academy
2134 Carroll School
2278 Chapel Hill-Chaucery Hall School
2368 Charles River School
2368 Chestnut Hill School
2381 Childrens House
2388 Childrens Montessori School
2464 Clarke School for the Deaf
2481 Cohen Hill School
2539 The Common School
2542 Concord Academy
2560 Cushing Academy

Massachusetts (cont'd)

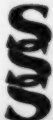
- 2728 Dana Hall School
2784 Dedham Country Day School
2770 Deerfield Academy
2794 Dexter Academy
2842 Dexter-Southfield Schools
2938 Dynamy
2944 Eaglebrook School
2959 Ecole Bilingue
2967 Elton Montessori School
3113 Falmouth Academy
3130 Fay School
3133 Fayerweather Street School
3136 Fenn School
3148 Fessenden School
3432 Glen Urquhart School
3456 Governor Dummer Academy
3500 Great Barrington Rudolf Steiner School
3598 Groton School
3908 Hilsdale School
3978 Holyoke Catholic High School
4152 Ithaca Cultural Study Program
4193 The Jewish Community Day School
4229 John Dewey Academy
4500 Landmark School
4552 Lawrence Academy
4612 Lexington Christian Academy
4615 Lexington Montessori School
4782 MacDuffie School
4985 Meadowbrook School of Weston
5068 Middlesex School
5098 Milton Academy
5120 Miss Halls School
5149 Montessori Community School
5267 Nashoba Brooks School of Concord
5314 Newman Preparatory School
5332 Newton Country Day School
5368 Noble & Greenough School
5382 Northfield Mount Hermon School
5396 North Shore Christian School
5434 Notre Dame Academy/Worcester
5442 Notre Dame Academy/Hingham
5674 The Park School
5758 Phillips Academy
5771 Phoenix School
5776 Pine School Inc.
5792 Pine Cobble School
5818 Pingree School
6007 Rashi School
6058 The Rivers School
6178 Roxbury Latin School
6548 St Johns High School
6730 St Marks School/Southborough
6934 St Sebastians School
7216 School Year Abroad
7306 Shady Hill School
7354 Shore Country Day School
7382 Solomon Schachter Day School/Newton
7403 Solomon Schachter Day School/Worcester
7412 South Area Solomon Schachter Day School
7426 South Shore Christian Academy
7447 Springfield Christian School
7504 Stoneleigh-Burnham School
7594 Taber Academy
7630 Tenacre Country Day School
7654 Thayer Academy
7686 Touchstone Community School
7696 Tower School
8005 Waldorf School/Lexington
1518 Waldorf School of Cape Cod
8014 Walnut Hill School
8030 Whiting School
8198 Whitwell Christian Academy
8206 Wilbraham and Monson Academy
8230 Wiliston-Northampton School
8242 The Winchendon School
8266 Winsor School
8285 Woodland Academy
8312 Woodward School for Girls
8320 Worcester Academy

MICHIGAN

- 1072 Academy of the Sacred Heart
1293 Ann Arbor Christian School
1621 Bethesda Christian School
2232 Cedar Crest Academy
2609 Cornerstone Christian Academy
2656 Cranbrook Schools
2825 Detroit Waldorf School
2990 Emerson School
3084 Eton Academy
3272 Franklin Road Christian School
3322 Friends School in Detroit Inc.
3402 Gibson School for the Gifted
3538 Greenhills School
3592 Grosse Pointe Academy
3885 Hillside Day School/Farmington Hills
4046 Huron Valley School
4117 Interchen Arts Academy
4166 Japhet School
4276 Kalamazoo Academy
4570 Leavenworth School
5180 Montessori School
5407 Plymouth Christian School
5429 Plymouth Christian Academy
6130 Pioneer City and Country School
6183 Rudolf Steiner School Association
6430 St. Francis of Assisi/Ann Arbor
6830 St. Marys-Orchard Lake School
7362 Shrine Parish Schools
7417 Southfield Christian School
7828 University Liggett School
7900 Valley School

MINNESOTA

- 1620 Bethany Academy
1726 The Blake School
1804 Breck School
2245 Chadashochy Christian School
2586 Convent of the Visitation School
2602 Coter High School
3327 Friends School of Minnesota



School and Student Service for Financial Aid
PARENTS' FINANCIAL STATEMENT
 Academic Year 1997-98
 Helpline: (609) 406-5380

PART I

1) STUDENT (1) (List parent/student first)	LAST NAME 	FIRST NAME 	M.I.
SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR	STUDENT'S SOCIAL SECURITY NUMBER - - -	
1A(2) Grade student will enter in September 1997:		Indicate whether boarding or day: ☐ Boarding ☐ Day	
1A(3) Indicate the relationship of the individual(s) completing the form to the student listed above: 1. ☐ Father 4. ☐ Stepmother 7. ☐ Parents Separated or Divorced 2. ☐ Mother 5. ☐ Male Guardian 8. ☐ Single Parent 3. ☐ Stepfather 6. ☐ Female Guardian		1A(4) Student lives with (Check all that apply): 9. ☐ Father 11. ☐ Stepfather 13. ☐ Male Guardian 10. ☐ Mother 12. ☐ Stepmother 14. ☐ Female Guardian	

2) STUDENT (2)	LAST NAME 	FIRST NAME 	M.I.
SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR	STUDENT'S SOCIAL SECURITY NUMBER - - -	
1B(2) Grade student will enter in September 1997:		Indicate whether boarding or day: ☐ Boarding ☐ Day	
1B(3) Indicate the relationship of the individual(s) completing the form to the student listed above: 1. ☐ Father 4. ☐ Stepmother 7. ☐ Parents Separated or Divorced 2. ☐ Mother 5. ☐ Male Guardian 8. ☐ Single Parent 3. ☐ Stepfather 6. ☐ Female Guardian		1B(4) Student lives with (Check all that apply): 9. ☐ Father 11. ☐ Stepfather 13. ☐ Male Guardian 10. ☐ Mother 12. ☐ Stepmother 14. ☐ Female Guardian	

3) STUDENT (3)	LAST NAME 	FIRST NAME 	M.I.
SEX ☐ M ☐ F	STUDENT'S DATE OF BIRTH MONTH DAY YEAR	STUDENT'S SOCIAL SECURITY NUMBER - - -	
1C(2) Grade student will enter in September 1997:		Indicate whether boarding or day: ☐ Boarding ☐ Day	
1C(3) Indicate the relationship of the individual(s) completing the form to the student listed above: 1. ☐ Father 4. ☐ Stepmother 7. ☐ Parents Separated or Divorced 2. ☐ Mother 5. ☐ Male Guardian 8. ☐ Single Parent 3. ☐ Stepfather 6. ☐ Female Guardian		1C(4) Student lives with (Check all that apply): 9. ☐ Father 11. ☐ Stepfather 13. ☐ Male Guardian 10. ☐ Mother 12. ☐ Stepmother 14. ☐ Female Guardian	

ADDRESS TO WHICH ALL CORRESPONDENCE WILL BE MAILED	NUMBER AND STREET 	CITY 	STATE 	ZIP CODE
1E Check all that apply to the person(s) completing this form: 1. ☐ Father Disabled 3. ☐ Father Deceased 2. ☐ Mother Disabled 4. ☐ Mother Deceased				

2A FATHER, STEPFATHER, OR MALE GUARDIAN

2B MOTHER, STEPMOTHER, OR FEMALE GUARDIAN

NAME	AGE	NAME	AGE
HOME ADDRESS	ZIP CODE	HOME ADDRESS	ZIP CODE
OCCUPATION	TITLE	OCCUPATION	TITLE
EMPLOYED BY ☐ Part time ☐ Full time	YEARS WITH FIRM	EMPLOYED BY ☐ Part time ☐ Full time	YEARS WITH FIRM

A The information on this form is from a tax return that is:
☐ Completed ☐ Estimated

B Income Tax Filing Status: For 1996 For 1997

(1) ☐ Single (2) ☐ Married, joint return (3) ☐ Married, filing separately (4) ☐ Head of household (5) ☐ Do not file	(1) ☐ Single (2) ☐ Married, joint return (3) ☐ Married, filing separately (4) ☐ Head of household (5) ☐ Do not file
--	--

4. How many federal income tax exemptions did you or will you claim for 1997?

5. How many CHILDREN, including the student, are residing in your home and/or receiving support from you in 1997? (List in items 25 and 26; do not leave blank.)

6. How many CHILDREN entered in item 5 will be attending tuition-charging schools or colleges in 1997-98? (Do not leave blank.) Enter at least one (1) for student

C Did the student(s) file a federal tax return for 1996? Student (1) ☐ Yes ☐ No Student (2) ☐ Yes ☐ No Student (3) ☐ Yes ☐ No

Enter complete names, state (see instructions), and SSS code numbers of the schools and agencies to which copies of the reports are to be sent. Do not leave names and address areas blank. Please check appropriate box(es) for each student. Obtain code numbers from the SSS code list included with this form. If any school or agency you designate is not listed, please request the code number from the school or agency. If you wish to receive your own report, enter "Family Report" and the SSS code number 9000 and send appropriate fee.

Student (1) (2) (3)	School Name	State	SSS Code No.	Student (1) (2) (3)	School Name	State	SSS Code No.
☐	1.			☐	4.		
☐	2.			☐	5.		
☐	3.			☐	6.		

Check total fee enclosed:	1 ☐ \$16.00	2 ☐ \$24.00	3 ☐ \$32.00	4 ☐ \$40.00	5 ☐ \$48.00	6 ☐ \$56.00	Do not write in this space. FW ☐
---------------------------	------------------------------------	------------------------------------	------------------------------------	------------------------------------	------------------------------------	------------------------------------	---

Use check or money order payable to School and Student Service for Financial Aid: \$16.00 for one school and \$8.00 for each additional school or parent. Amount due is based on the number of schools requested.

Pennsylvania (cont'd)

- 3298 Friends Central School
3323 Friends School/Haverford
3328 Friends School/Philadelphia
3364 George School
3365 Gateway School of the Lehigh Valley
3394 Germantown Academy/Fort Washington
3455 Goshen Friends Schools
3586 Grier School
3724 Harrisburg Academy
3754 The Haverford School
3898 The Hill School
3907 The Holaday School
3967 Holy Ghost Preparatory School
4153 Israel Ben Zion Academy
4396 Kimberlin Waldorf School
4420 Kinkaid School
4498 Lancaster Country Day School
4523 La Salle College High School
4646 Linden Hall
4798 Malvern Preparatory School
4984 Meadowbrook School
4999 Media-Providence Friends School
5026 Mercersburg Academy
5033 Mercy Hospital Child Development Center
5041 Merion Mercy Academy
5131 Mimi Preparatory School
5170 Montgomery School
5188 Moravian Academy
5231 The New School of Lancaster
5338 Northwest Friends School
5424 Norwood-Forestbrook Academy
5464 Notre Dame Schools/East Stroudsburg
5504 Oak Lane Day School
5735 Penn View Christian School
5740 Perkiomen School
5746 Philadelphia Monthly Meeting of Friends
5752 Philadelphia School
5754 Phil-Mont Christian Academy
5828 Plumstead Christian School
5854 Quaker School at Horsham
6145 Rosemont School
6219 St. Aloysius Academy
6406 St. Edmunds Academy
6910 St. Peter's School/Philadelphia
7204 School of the Holy Child/Drexel Hill
7300 Sawcreek Academy
7312 Shady Side Academy
7348 Shipley School
7390 Solebury School
7450 Springdale School
7454 Spruce Hill Christian School
7578 Susquehanna Waldorf School
7582 Swan School
7813 University City New School
7858 Upland Country Day School
7994 Valley Forge Military Academy
7906 Valley School of Ligonier
7945 Villa Maria Academy
8106 West Chester Friends School
8164 Westtown School
8218 William Penn Charter School
8248 Winchester-Thurston School
8288 Woodlynne School
8344 Wyoming Seminary
8347 Wyoming Valley Montessori School
8380 York Country Day School

PUERTO RICO

- 1469 Baldwin School of PR
2100 Caribbean Preparatory School

RHODE ISLAND

- 3276 The French American School of Rhode Island
3454 Gordon School
3832 Henry Barnard School
4642 Lincoln School
5157 Montessori School Inc.
5206 Moses Brown School
5299 New Century Independent School
5325 Penfield School
5460 Portsmouth Abbey School
5926 Providence Country Day School
6118 Rocky Hill School
6276 St. Andrews School
6460 St. Georges School/Newport
6846 St. Michaels School/Newport
7413 South County Montessori School
8170 Wheeler School

SOUTH CAROLINA

- 1152 Aiken Preparatory School
1215 All Saints Episcopal Day School
1400 Ashley Hall
1521 Beaufort Academy
2011 Cambridge Academy
2024 Camden Military Academy
2042 Camp Pendleton Academy
2216 Charleston Day School
2416 Christ Church Episcopal School
2872 Distinctive Educational Center
3575 Greenwood Christian School
3677 Hammond School
3793 Heathwood Hall Episcopal School
3817 Hilton Head Preparatory School
4949 Mason Preparatory School
5570 Orangeburg Preparatory Schools
5655 Palmetto Christian Academy
5848 Porter-Gaud School
7438 Spartanburg Day School
7672 Thomas Semler Academy
7721 Trident Academy
3040 Trinity Collegiate School

TENNESSEE

- 1159 Aiken School
1386 Ashley Academy
1510 Battle Ground Academy
1516 Baylor School
1747 Bodine School
1770 Boyd-Buchanan School
7816 Brainerd Baptist School
7818 Brentwood Academy

Tennessee (cont'd)

- 1831 Briarcrest Christian School
1844 Bright School
2348 Chattanooga Christian School
2402 Christian Academy of Knoxville
2405 Christian Brothers High School
2417 Christ Presbyterian Academy
2427 Christ Methodist Day School
2468 Clarksville Academy
2515 Columbia Academy
2741 David Lipscomb Campus School
2742 Davidson Academy
2745 The Day School
2881 Dominican Campus
2887 Donelson Christian Academy
3004 Enoch School
3085 Evangelical Christian School
3092 El-Hardening Christian School
3127 Father Ryan High School
3270 Franklin Road Academy
3304 Friendship Christian School
3424 Girls Preparatory School
3452 Goodpasture High School
3475 Grace Baptist Academy
3481 Grace St. Luke Episcopal School
3709 Harding Academy/Memphis
3710 Harding Academy/Nashville
3718 Harpeth Hall School/Nashville
3719 Harpeth Academy/Franklin
3733 The King's Academy
3859 Hickory Valley Christian School
4048 Hutchison School
4059 Immaculate Conception High School
4155 Jackson Christian School
4493 Lampighter School, Inc.
4546 Lausanne Collegiate School
4744 McCallie School
5014 Memphis University School
5066 Middle Tennessee Christian School
5164 Montgomery Bell Academy
5226 Mount Juliet Christian Academy
5268 Nashville Christian School
5458 Notre Dame High School
5494 Oak Hill School
5897 Presbyterian Day School
6220 St. Agnes-St. Dominic School
6292 St. Andrews-Sewanee School
6458 St. Georges Day School
6796 St. Marys Episcopal School/Memphis
6853 St. Nicholas School/Chattanooga
6864 St. Paul Christian Academy
6908 St. Peter's Episcopal School/Chattanooga
7035 Sacred Heart Cathedral School
7571 Summer Academy
7680 Tipton Rosemark Academy
7726 Trinity Christian Academy
7843 University School of Jackson
7848 University School of Nashville
8034 Washington College Academy
8074 Webb School/Bell Buckle
8086 Webb School of Knoxville

TEXAS

- 1196 Allen Academy
1206 All Saints Episcopal School/Beaumont
1211 All Saints Episcopal School/Lubbock
1212 All Saints Episcopal School/Fort Worth
1213 All Saints Episcopal School/Tyler
1299 Annunciation Orthodox School
1385 Ascension Episcopal School
1456 The Awtrey International School
1492 Barbara Gordon Montessori School
2049 Canterbury Episcopal School
2247 Center for Hearing and Speech
2246 Central Texas Christian School
2426 Christ Our Savior Lutheran School
2440 Cistercian Preparatory School
2614 Covenant Christian Academy
2622 Country Day School of Arlington
2674 Crisman Preparatory School
2715 Cross of Christ
2770 Cypress Community Christian School
2713 Dallas Academy
2896 Duchesne Academy
2985 El Paso Country Day School
3031 Episcopal High School/Bellaire
3033 Episcopal School of Dallas
3103 Fairhill School
3111 Faith Lutheran School
3230 Fort Worth Academy
3232 Fort Worth Country Day School
3235 Fort Worth Hebrew Day School
3434 Glenview Christian School
3453 Good Shepherd Episcopal School
3480 Grace School
3532 Greenhill School
3740 Harvest Christian Academy
3873 The Highlands School
3905 Hillier School/Highland Park Presbyterian Church
3934 Hockaday School
3982 Holy Spirit Episcopal School
4052 Hyde Park Baptist School
4061 Incarnate Word Academy
4174 Jesuit College Preparatory School
4225 The John Cooper School
4250 Junior Montessori School
4273 June Shelton School
4378 Keystone School
4416 Kinkaid School
4489 Lakehill Preparatory School
4494 Lampighter School
4625 Liberty Christian High
4675 Loretto Academy
4725 Lutheran High School of Dallas
4945 The Masters School
4984 Meadowbrook School
5147 Montessori Childrens House & School
5410 Northwest Academy
5509 Oakridge School
5657 Pantego Christian Academy
5660 Parish Day School

Texas (cont'd)

- 5869 Post Oak School
5906 Prince of Peace Christian School
5928 Providence Christian School
6021 Regents School of Austin
6023 Regis School
6049 River Oaks Baptist School
6218 St. Agnes Academy
6250 St. Albans Episcopal School
6261 St. Alcuin Montessori School
6270 St. Andrews Episcopal School/Austin
6385 St. Clements Episcopal Parish School
6419 St. Francis Academy/San Antonio
6421 St. Francis De Sales/Houston
6422 St. Francis Episcopal Day School/Houston
6507 St. James Episcopal School/Corpus Christi
6554 St. Johns Episcopal School/Odessa
6586 St. Johns School/Houston
6661 St. Laurence Catholic School
6700 St. Lukes Episcopal School/San Antonio
6732 St. Marks Episcopal School/Houston
6736 St. Marks School of Texas/Dallas
6802 St. Marys Hall/San Antonio
6844 St. Michaels Academy/College Station
6851 St. Michaels School/Houston
6850 St. Monica School/Dallas
6873 St. Pauls Episcopal School/Waco
6920 St. Rita Catholic Parish
6952 St. Stephens Episcopal School/Austin
6987 St. Thomas More School
7072 San Antonio Academy of Texas
7111 San Marcos Baptist Academy
7218 Schofield Christian School
7250 Second Baptist School
7252 Selwyn School/Denton
7590 Sycamore School Inc.
7641 Texas Boys Choir School
7645 Texas Military Institute
7720 Trinity Christian Academy (Houston)
7725 Trinity Christian Academy (Addison)
7729 The Trinity School of Texas/Longview
7732 Trinity Episcopal Day School/Marshall
7736 Trinity Episcopal School
7774 Trinity School of Midland Texas
7780 Trinity Valley School
7870 Ursuline Academy-Diocese of Dallas
8184 Vantage School
8270 Winston School/San Antonio
8273 Winston School/Dallas
8280 Woodlands Christian Academy

UTAH

- 6165 Rowland Hall-St. Marks School
7810 United States Ski Team
8032 Wasatch Academy
8046 Waterford School

VERMONT

- 1965 Burke Mountain Academy
1971 Burr and Burton Seminary
3344 Gairol School at Middlebury
3496 Grammar School
3543 Green Mountain Valley School
3545 Green Mountain Waldorf School
3879 Highland Hall School
4387 Killington Mountain School
4447 Lake Champlain Waldorf School
4667 Long Trail School
5950 Putney School
6025 Renaissance School
6114 Rock Point School
6528 St. Johnsbury Academy
7424 Southshire Community School
7528 Stratton Mountain School
7936 Vermont Academy

VIRGINIA

- 1095 The Achievement Center
1458 Aylett Country Day School
1190 Alexandria Country Day School
1582 Benedictine High School
1744 Blue Ridge School
1862 Broadwater Academy
1897 Browne Academy
1911 Brunswick Academy
1968 Burgundy Farm Country Day School
2078 Cape Henry Collegiate School
2104 Carlisle School
5374 Catholic High School
2344 Chatham Hall
2354 Chesapeake Bay Academy
2355 Chesapeake Academy
2422 Christchurch School
2494 Collegiate Schools
2621 Country Day School
2642 Covenant School
2680 Crossroads Waldorf Schools
3022 Episcopal High School
3110 Faith Academy of Excellence
3173 Flint Hill School
3250 Foxcroft School
3273 Fredericksburg Academy
3536 Green Hedges School
3810 Grymes Memorial School
3690 Hampton Roads Academy
3799 Hebrew Academy of Tidewater
3874 Highland School
3904 Hill School
3985 Holy Trinity School
4038 Huguenot Academy
4044 Hunter McGuire School
4320 Karnton Forest School
4507 Langley School
4678 Loudoun Country Day
4788 Madeira School
5181 Montessori School of Northern Virginia
5263 Nansemond-Suffolk Academy
5304 New Community School
5341 New Viatas School
5372 Norfolk Academy
5375 Norfolk Collegiate
5382 North Cross School

Virginia (cont'd)

- 5436 Notre Dame Academy
5474 Rysmith School for the Gifted
5601 Our Lady of Mount Carmel
5705 The Peabody School
5728 Peninsula Catholic High School
5866 Portsmouth Catholic High School and Elementary School
5872 Potomac School
5890 Powhatan School
5923 Project Match
6070 Roanoke Catholic Schools
6269 St. Andrews Episcopal School/Newport News
6310 St. Annes-Bethel School
6370 St. Catharines School/Richmond
6382 St. Christophers School/Richmond
6411 St. Edward Epiphany School
6480 St. Gertrude High School
6485 St. Gregory the Great School
6709 St. Lukes Lutheran School/Culpeper
6724 St. Margarets School
6762 St. Mary Star of the Sea School
6843 St. Michaels Episcopal School/Richmond
6964 St. Stephens and St. Agnes School
7037 Sacred Heart School/Danville
7419 Southampton Academy
7482 Steward School
7540 Stuart Hall
7560 Sullins Academy
7618 The Tandem School
7675 Tidewater Academy
7733 Trinity Episcopal School/Richmond
7860 Urban League of Hampton Roads Inc.
7972 Virginia Episcopal School/Lynchburg
7983 Wakefield Country Day School
7984 Wakefield School
8024 Walsingham Academy
8223 The Williams School
8272 Woodberry Forest School
8274 Wise County Christian School

WASHINGTON

- 1294 Annie Wright School
1420 Auburn Adventist Academy
1552 Bellevue Christian School
1616 Bertch School
1972 Bush School
2236 Cedar River School of Renton
2314 Charles Wright Academy
2618 Cougar Mountain Academy
2867 Discovery School
2948 Eastside Catholic High School
3010 Epiphany School
3083 Eton School
3089 Evergreen Academy/Bethel
3091 Evergreen School
3095 Explorer West Middle School
3169 Five Acre School
3208 Forest Ridge School
4053 Hyla Middle School
4135 Intermediate School
4151 Island School
4409 Kings School
4480 Lakeside School
4632 Life Christian Academy
4665 Little School
5370 Nova School
5411 Northwest Christian School
5614 Overlake School
2408 Pacific Christian School
5630 Pacific Northwest Ballet
5738 Perkins Elementary School
6031 Rhodes School
6472 St. Georges School/Sokane
6842 St. Michael School/Olympia
6985 St. Thomas School/Medina
7223 The Seabury School/Tacoma
7243 Seattle Academy of Arts & Sciences
7246 Seattle Country Day School
7247 Seattle Preparatory School
7443 Spokane Lutheran School
7453 Spruce Street School
7664 Thomas Academy
7812 University Child Development School
7831 University Prep
7940 Villa Academy
7975 Voyager Montessori Elementary
8053 Watson Green Christian School
8168 Whatcom Hills Waldorf School

WEST VIRGINIA

- 2624 The Country Day School
4654 Linsly School
8176 Wheeling Country Day School

WISCONSIN

- 1870 Brookfield Academy
2225 Catholic Memorial High School
4248 Jubilee Christian School
5892 Prairie Hill Waldorf School
5896 Prairie School
6365 St. Catharines High School/Racine
6562 St. Johns Military Academy
6622 St. Joseph High School/Kenosha
6664 St. Lawrence Seminary
7335 Shepherds School Inc.
7718 Three Rivers Community School
7822 University Lake School
7846 University School of Milwaukee
8054 Waukesha Catholic School System
8056 Wayland Academy
8256 Wingers School

OUTSIDE THE UNITED STATES

GUAM

- 6553 St. Johns School

HONG KONG

- 3991 Hong Kong International School

TAIWAN

- 7601 Taipei American School

COMPUTATION WORKSHEET
1996-97 PROCESSING YEAR
1997-98 ACADEMIC YEAR

For Use by Financial Aid Officers

Note: Do not distribute to
 non-school personnel.



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LAST NAME		FIRST NAME	M.I. GRADE
SCHOOL NOTES			

55

FOLD HERE

TOTAL NONTAXABLE INCOME

\$

TOTAL INCOME

\$

(Use Table B on TOTAL INCOME from *)

\$

EMPLOYMENT ALLOWANCE—(Compute on lesser income or on income of single parent [Item 8A plus 8E] or [Item 8B plus 8E]. Use 50% of first \$5,000 of income and 25% of the balance. If income is over \$7,000, allowance will be \$3,000.)

\$

MEDICAL ALLOWANCE—(Amount in Item 15 over 5% of TOTAL INCOME *)

\$

UNUSUAL EXPENSES (ITEM 16)

\$

TOTAL ALLOWANCES

\$

Subtract TOTAL ALLOWANCES from TOTAL INCOME * to derive

EFFECTIVE INCOME

\$

COMPUTATION OF INCOME SUPPLEMENT

PFS Item Number

PARENTS' ASSETS:

17—Home Equity (Market Value [17] less Total Unpaid Mortgage Principal [17B]) Consider using the market value adjusted by the Housing Index Multiplier (optional). See the Computation Manual for its use.

\$

18—All Other Real Estate Equity (Market Value less Unpaid Mortgage Principal)

\$

19—Bank Accounts

\$

20—Other Investments (Net Value)

\$

22—Business or Farm VALUE:

PFS Item 22B

\$

Subtract PFS Item 22C

\$

Multiply by PFS Item 22A

\$

Equals value of Bus./Farm

\$

(See Business/Farm chart in the Computation Manual to compute SHARE.)

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Business/Farm SHARE: \$ _____ ÷ _____ % of the amount over \$ _____ = ...

\$

TOTAL PARENTS' ASSETS

\$

LIABILITIES:

21A—Indebtedness (SUBTRACT)

\$

NET WORTH (not less than zero)

\$

2A/B—Age of Older Parent: _____

Using amount of NET WORTH and the age of the older parent, use Table C or C1 to determine the INCOME SUPPLEMENT (enter below). Be sure to use the correct table. (See the Computation Manual for step-by-step income supplement computation.)

INCOME SUPPLEMENT

\$

EFFECTIVE INCOME

+

\$

ADJUSTED EFFECTIVE INCOME

=

\$

Cost of Living Adjustment (optional). See Computation Manual for explanation.

Adjusted Effective Income

\$

Cost of Living Index

÷

Revised Adjusted Effective Income

=

\$

Number of Family Members (parents and dependent children living in the household): _____

Using the ADJUSTED EFFECTIVE INCOME (or Revised Adjusted Effective Income) and the Number of Family Members for 1997, refer to Table D to determine ESTIMATED PARENTS' CONTRIBUTION from Adjusted Effective Income (Day Student). (See Steps 1-3 on reverse side.)

- OVER -



**SCHOOL AND
STUDENT SERVICE
FOR FINANCIAL AID**

Calendar Year 1996
1996-97 Processing Year
1997-98 Academic Year

COMPUTATION OF EFFECTIVE INCOME

PFS Item Number

ADJUSTED GROSS INCOME (AGI):

8A—Income from Father	\$	
B—Income from Mother	\$	
C—Dividend and/or Interest Income	\$	
D—Alimony Received	\$	
E—Net Profit/Loss from Business or Farm (If Loss, SUBTRACT)	\$	
F—Other Taxable Income (If negative, SUBTRACT)	\$	
Subtotal of TAXABLE Income	\$	
9A—Untaxed portion of IRA Payments (SUBTRACT)	\$	
B—Keogh Plan Payments (SUBTRACT)	\$	
10—Other IRS Adjustments to Taxable Income (SUBTRACT)	\$	
AGI 33	\$	**

NONTAXABLE INCOME:

11A—Child Support	\$	
B—Social Security	\$	
C—Other Nontaxable Income	\$	
Subtotal of NONTAXABLE income	\$	

ALLOWANCES:

FEDERAL INCOME TAX—

If available, use the parents' 1996 federal income tax forms, refer to the actual taxes paid from the IRS 1040, and enter the amount of computed tax.

If AGI does not exceed
\$176,950 for joint or surviving spouse returns
\$147,450 for head of household returns
\$117,950 for single returns
\$88,475 for married filing separately

AGI from ** in column 1 \$ (a)

If AGI exceeds these amounts, refer to the *Computation Manual* for federal income tax calculation. If the parents are married filing separately and both parents' incomes are used in the calculation of AGI, be sure to include federal income tax for each parent. If itemized deductions do not exceed standard deduction, compute tax on (AGI) and skip to

Itemized deductions in PFS Item 12 ... \$

Minus standard deduction:

\$6,700 (joint or surviving spouse return)

\$5,900 (head of household)

\$4,000 (single return)

\$3,350 (married filing separately) ... \$

Excess itemized deductions \$ (b)

Subtract excess itemized deductions from AGI above. The result is the taxable income on which tax is computed \$ (a-b)

4—Number of exemptions \$

Computed tax using Table A, A1, A2, or A3 \$

FICA TAX—7.65% of each salary, wage, and profit from business/farm up to an income of \$62,700 plus 1.45% on the amount exceeding \$62,700 (Use Table B1 on Items 8A, 8B, and/or 8E.)

Father \$

Mother \$

BEST COPY AVAILABLE

COMPUTATION OF ESTIMATED FAMILY CONTRIBUTION

	Day	Boarding
STEP 1: Enter at right the ESTIMATED PARENTAL CONTRIBUTION (from Table D)	\$ _____	
STEP 2: Enter at right the number of children who will be attending a tuition-charging school or college in 1997-98 and divide into contribution:	÷ _____	
= Parental contribution PER CHILD attending as a DAY STUDENT (Enter on both lines to the right.)	_____	_____
STEP 3: If the child will be attending as a BOARDING STUDENT, add the cost of food for nine months:		+ \$ 1240
= Parental contribution PER CHILD attending as a BOARDING STUDENT		\$ _____
STEP 4: Divide the STUDENT ASSETS (PFS Item Number 23) by the number of years remaining in school plus four years of college to determine the STUDENT ASSET CONTRIBUTION and enter on both lines to the right:	\$ _____ ÷ _____ =	+ \$ _____ + \$ _____
(Student Assets)	(Years Remaining)	
For example, if the student is in grade 4, divide by 13; in grade 9, divide by 8; or in grade 12, divide by 5.		
STEP 5: Add the STUDENT ASSET CONTRIBUTION to the PER CHILD contributions to determine the ESTIMATED FAMILY CONTRIBUTION:	\$ _____	\$ _____
Be sure to compare the contribution per child to each child's school expense. If any child's total school expense is less than the contribution per child, it is appropriate to reduce the contribution for that child and to increase the contribution(s) for the other children. The sum of all contributions should not exceed the Estimated Parental Contribution (Step 1) plus each child's Student Asset Contribution.		

The space below is for school use in computing financial aid.		SCHOOL'S ESTIMATE		
		for child 1	for child 2	for child 3
1. School tuition				
2. School fees				
3. TOTAL SCHOOL EXPENSE				
4. Parents' per child contribution				
5. Applicant's summer earnings				
6. Applicant's assets				
7. Other resources				
8. TOTAL CONTRIBUTION				
9. FINANCIAL NEED (line 3 minus line 8)				
10. FINANCIAL AID AWARD	GRANT			
	LOAN			

Fall, 1996

Dear Parent(s)/Guardian(s):

Enclosed is the information you requested regarding the financial aid process at Riverdale Country School for the 1997-98 school year. The School actively seeks talented students from all economic backgrounds. Financial aid decisions are based solely on family resources and the availability of dollars from the financial aid budget.

Admission to the school and financial assistance awards are made independent of one another. Admission decisions are not affected by financial aid status. All financial information submitted will be confidential.

Riverdale also makes available the choice to pay tuition through a monthly plan, instead of in two lump sums (75% on July 15th and 25% on December 15th). For many families this option makes it possible for their children to attend the school.

PROCEDURES

1. *Parent's Financial Statement (PFS)* - Please complete and mail the original to the School and Student Service (SSS), PO Box 6657, Princeton NJ 08541-6657, along with a check and a copy to Riverdale no later than **DECEMBER 4, 1996**. SSS does *not* determine the amount of grants but *ONLY* provides the schools you specify with guidelines for determining a family's financial need.

Please fill out the PFS form carefully. Be sure to explain the circled items under #31, as requested. If the information is not complete, SSS will need to request supplementary information, which may result in you missing our deadline and not receiving financial aid.

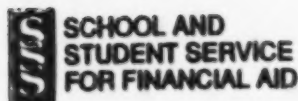
2. *Tax Return* - A copy of your 1995 tax return (including W-2's and all schedules) must be submitted to Riverdale by **DECEMBER 4, 1996**.
3. *Divorced and Separated Parents* - Riverdale believes that the decision to seek an independent school education requires the active support of both natural parents. Therefore when parents are separated or divorced, we require a PFS from each parent and will consider the resources of both in making financial aid decisions. *Tuition grants will not be awarded without completed PFS forms from both natural parents.*

Financial aid decisions will be mailed at the same time as admissions letters. It is difficult or impossible to revise an award once these decisions have been made; therefore, please be sure that we have all of the information we need by **December 4th**. If you have any questions, please feel free to call 718/519-2728.

Sincerely,

Lynn D. Sorensen
Director of Financial Aid

Enclosure



Report of Family Contribution — School Report
Based on Income Data Provided by the Family for Calendar Year 1986 and Current Asset Data
For Financial Aid to Be Awarded for the Academic Year 1987-88

SSS Use Only
Code: 5628
Batch:
Type: ORIGINAL
Date:

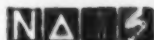
CONFIDENTIAL - For Use by Financial Aid Administrators

Last Name	First Name	M.I.	Sex	Date of Birth	Grade in Sept. 1987	Number of Exemptions	Age of Older Parent/Guardian	Number of Parents	Number of Children	Family Size	Classification*
Smith	Meredith		F	10 09 1985	05	05	42	02	03	05	1

SSS Results		School Revisions*	SSS Results		School Revisions*
Computation of Total Income			Computation of Income Supplement from Parents' Assets		
1 Father, Stepfather, Male Guardian - Salary/Wages	46000		25 Home Equity (See Unusual Condition M)	58000	
2 Mother, Stepmother, Female Guardian - Salary/Wages +	16200		26 All Other Real Estate Equity	0	
3 Dividend and/or Interest Income +	850		27 Business and/or Farm Share	0	
4 Alimony Received +	0		28 Bank Accounts	1100	
5 Net Profit/Loss from Business and/or Farm +	0		29 Other Investments	17000	
6 Other Taxable Income +	-1200		30 Total Assets (Sum of 25 to 29)	76100	
7 Untaxed IRA/Keogh Plan Payments and Other Adjustments to Income -	0		31 Debts Outstanding	16000	
8 Total Taxable Income (Sum of 1 to 6 minus 7)	61850		32 Net Worth (30 minus 31)	60100	
			33 Income Supplement (Use Table C/C1 in Manual.)	790	
Computation of Allowances			Computation of Discretionary Income		
9 Child Support Received	0		34 Effective Income (24)	42257	
10 Social Security Benefits +	0		35 Income Supplement (33)	790	
11 Other Nontaxable Income +	400		36 Adjusted Effective Income (AEI) (Sum of 34 + 35)	43047	
12 Untaxed Portion of IRA and/or Keogh Plan Payments +	0		37 Divided by Cost of Living Index (See Manual.)		
13 Total Nontaxable Income (Sum of 9 to 12)	400		38 Revised Adjusted Effective Income (36 + 37)		
14 Total Income (Sum of 8 + 13)	62250		39 Income Protection Allowance	24858	SSS Calculation Only
			40 Discretionary Income (38 minus 39)	18189	
Computation of Estimated Family Contribution			Computation of Estimated Family Contribution		
15 Federal Income Tax	6617		41 Estimated Parental Contribution		
16 FICA Tax Allowance +	4758		(Use Table D in Manual with AEI (38 or 39).)	4064	
17 State and Other Tax Allowance (WA) +	4358		42 No. of Children Enrolled in Tuition-charging Schools & Colleges +	2	
18 Employment Allowance +	3000		43 SSS Est. Parental Contribution for Student - Day (41 + 42)	2032	
19 Medical Allowance +	0		44 SSS Est. Parental Contribution for Student - Boarding (43 + \$1240)	3272	
20 Unusual Expenses +	1260		45 Student Asset Contribution (\$ 0 + 12 Remaining Yrs.)	0	
21 Total Allowances (Sum of 15 to 20)	19993		46 SSS Est. Family Contribution for Student - Day (43 + 45)	2032	
Computation of Effective Income			47 SSS Est. Family Contribution for Student - Boarding (44 + 45)	3272	
22 Total Income (14)	62250		NOTE: Estimated Parental Contribution is 7% of Total Income and 22% of Discretionary Income.		
23 Total Allowances (21)	19993		Names of Sibling Applicants		
24 Effective Income (22 minus 23)	42257				
Unusual Conditions (See reverse side) B, E, H, I, K, L, M, N, S					

BEST COPY AVAILABLE

Appendix VII



Appendix IX.
Riverdale Country School

AWARD LETTER

February 1997

Mr. & Mrs. John Smith
333 Henry Hudson Parkway
Bronx, NY 10471

Dear Mr. and Mrs. Smith:

The Financial Aid Committee has reviewed your request for financial assistance and are pleased to inform you that an award for 1997-98 has been approved for Meredith as follows:

Tuition, Lunch, Books, and Student Accident Insurance:	\$16,450
Financial Aid Award:	\$10,000
*Balance payable to Riverdale Country School:	\$ 6,450

(*Please note that the balance does not include incidentals that may occur throughout the year.)

This grant is subject to change and will not be finalized until a copy of your 1996 tax return, including all schedules, has been received by the school on or before March 14, 1997. While all financial aid awards are for the period of one year, they will be reviewed at the end of each semester. Students not fulfilling their academic and social responsibilities at Riverdale may be subject to losing all or part of their awards for the following year.

Financial aid is awarded with the full expectation that when and if your financial circumstances permit, you will contribute what you can for the benefit of future deserving students, and that you will recognize an obligation to give Riverdale moral support now and material support in the future.

Please sign and return one copy of the Reservation Contract along with a check for \$1,200 to hold a place in the class. This amount has been calculated according to the size of your tuition grant. The second copy is for your files. The deadline for receipt of your signed contract is March 7.

Again, we are delighted to make this award. If you have questions, please feel free to contact the Financial Aid Office.

Sincerely,

Lynn D. Sorensen
Director of Financial Aid

Enclosure

cc: Finance Office

Appendix X

Form **4506**

(Rev. October 1994)

Department of the Treasury
Internal Revenue Service

Request for Copy or Transcript of Tax Form

▶ Please read instructions before completing this form.

OMB No. 1545-0429

▶ Please type or print clearly.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form		1b First social security number on tax form or employer identification number (See instructions.)	
2a If a joint return, spouse's name shown on tax form		2b Second social security number on tax form	
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (See instructions.)			
4 If copy of form or a tax return transcript is to be mailed to someone else, show the third party's name and address.			
5 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here		▶ ☐	
6 If name in third party's records differs from line 1a above, show name here. (See instructions.) ▶			
7 Check only one box to show what you want:			
a ☐ Tax return transcript of Form 1040 series filed during the current calendar year and the 2 preceding calendar years. (See instructions.) (The transcript gives most lines from the original return and schedule(s). There is no charge for a transcript request made before October 1, 1995.			
b ☐ Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$14.00 for each period requested. Note: If these copies must be certified for court or administrative proceedings, see instructions and check here ▶ ☐			
c ☐ Verification of nonfiling. There is no charge for this.			
d ☐ Copy of Form(s) W-2 only. There is no charge for this. See instructions for when Form W-2 is available. Note: If the copy of Form W-2 is needed for its state information, check here ▶ ☐			
8 If this request is to meet a requirement of one of the following, check all boxes that apply.			
☐ Small Business Administration ☐ Department of Education ☐ Department of Veterans Affairs ☐ Financial institution			
9 Tax form number (Form 1040, 1040A, 941, etc.)		11 Amount due for copy of tax form:	
		a Cost for each period \$ 14.00	
		b Number of tax periods requested on line 10	
		c Total cost. Multiply line 11a by line 11b. \$	
10 Tax period(s) (year or period ended date). If more than four, see instructions.		Full payment must accompany your request. Make check or money order payable to "Internal Revenue Service."	
		Telephone number of requester ()	
Signature. See instructions. If other than taxpayer, attach authorization document.		Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		Best time to call	

Instructions

A Change To Note.—Form 4506 may be used to request a tax return transcript of the Form 1040 series filed during the current calendar year and the 2 preceding calendar years. There is no charge for a tax return transcript requested before October 1, 1995. You should receive it within 10 workdays after we receive your request. For more details, see the instructions for line 7a.

Purpose of Form.—Use Form 4506 only to get a copy of a tax form, tax return transcript, verification of nonfiling, or a copy of Form W-2. But if you need a copy of your Form(s) W-2 for social security purposes only, do not use this form. Instead, contact your local Social Security Administration office.

Do not use this form to request Forms 1099 or tax account information. If you need a copy of a Form 1099, contact the issuer. However, Form 1099 information is available by calling or visiting your local IRS office.

Note: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

If you are requesting a copy of a tax form, please allow up to 60 days for delivery. However, if your request is for a tax return transcript, please allow 10 workdays after we receive your request. To avoid any delay, be sure to furnish all the information asked for on this form. You must allow 6 weeks after a tax form is filed before requesting a copy of it or a transcript.

Tax Account Information Only.—If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, you will need to request tax account information. Tax account information will list certain items from your return including any later changes.

To request tax account information, do not complete this form. Instead, write or visit an IRS office or call the IRS toll-free number listed in your telephone directory.

If you want your tax account information sent to a third party, complete Form 8821, Tax Information Authorization. You may get this form by calling 1-800-TAX-FORM (1-800-829-3676).

Line 1b.—Enter your employer identification number only if you are requesting a copy of a business tax form. Otherwise, enter the first social security number shown on the tax form.

Line 2b.—If requesting a copy or transcript of a joint tax form, enter the second social security number shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 3.—For a tax return transcript, a copy of Form W-2, or for verification of nonfiling, if your address on line 3 is different from the address shown on the last return you filed and you have not notified the IRS of a new address, either in writing or by filing Form 8822, Change of Address, you must attach either—

(Continued on back)

Appendix XII.
Riverdale Country School

DO NOT QUALIFY FOR FINANCIAL AID

February 1997

Mr. and Mrs. John Smith
333 Henry Hudson Parkway
Bronx, NY 10471

Dear Mr. and Mrs. Smith:

After careful review of your application for tuition assistance, the Financial Aid Committee concludes that it cannot award a tuition grant to you for the 1997-98 school year. We realize that you had hoped for better news but your financial situation demonstrates that you do not qualify.

Enclosed with this letter are two copies of our Reservation Contract, one for your records, the other to be completed and returned by March 7, along with a non-refundable payment of \$1,500 to hold Meredith's space for next year. A statement of tuition and fees for the 1997-98 school year is listed on the contract.

Please do not hesitate to contact me, if you have any questions.

Sincerely,

Lynn D. Sorensen
Director of Financial Aid

Enclosures